



Minnesota State Demographic Center

Aging in Context: Looking Back, Looking Ahead, Looking Within

Presentation at the Minnesota Gerontological Society's 40th Annual Conference

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April 22, 2016 | Brooklyn Center, MN

Website: mn.gov/demography | Twitter: @MN_StateData





What is the role of the MN State Demographic Center?

- Serve as a liaison to the Census Bureau and assist with the decennial census counts
- Create MN population estimates and projections
- Analyze, interpret and distribute data from the state, U.S. Census Bureau and other sources
- Offer data and technical assistance to legislators, all levels of government, organizations and citizens across the state
- Monitor trends and help MN to make data-informed decisions

Aging trends





How many of you like the term
“silver tsunami”?



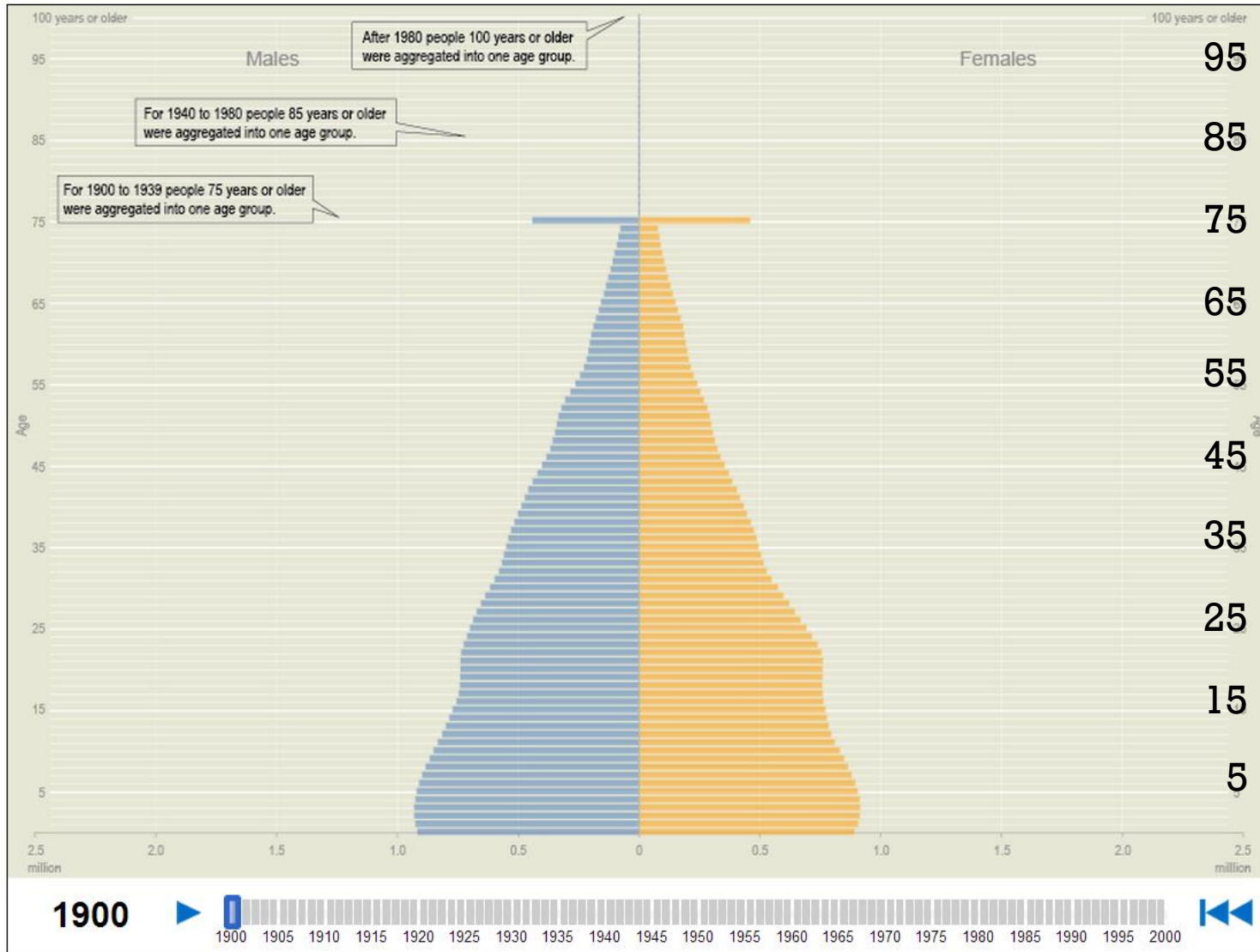
May I
propose
instead...



Photo credit: Jared Erundu, Unsplash

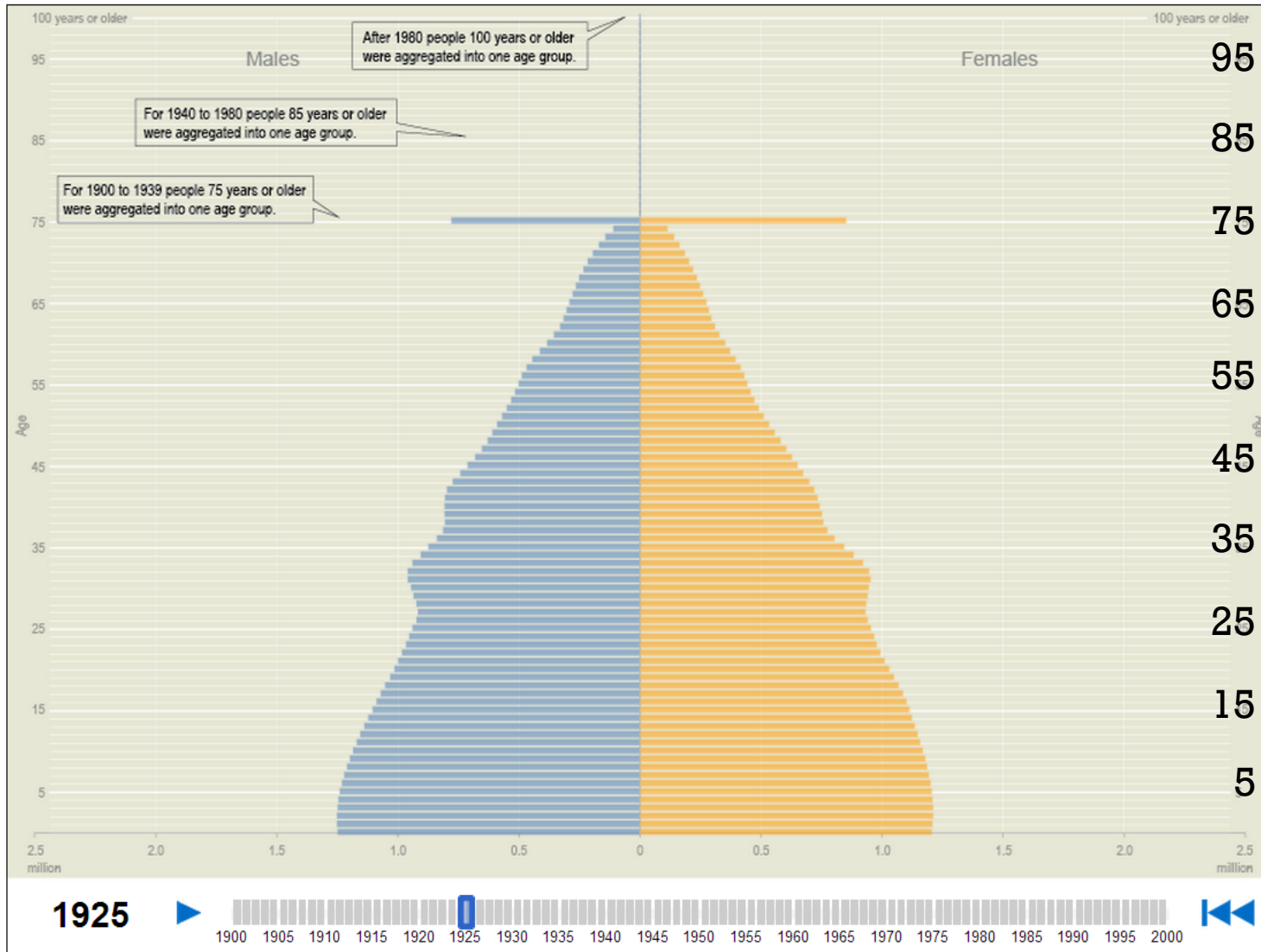


The nation in 1900



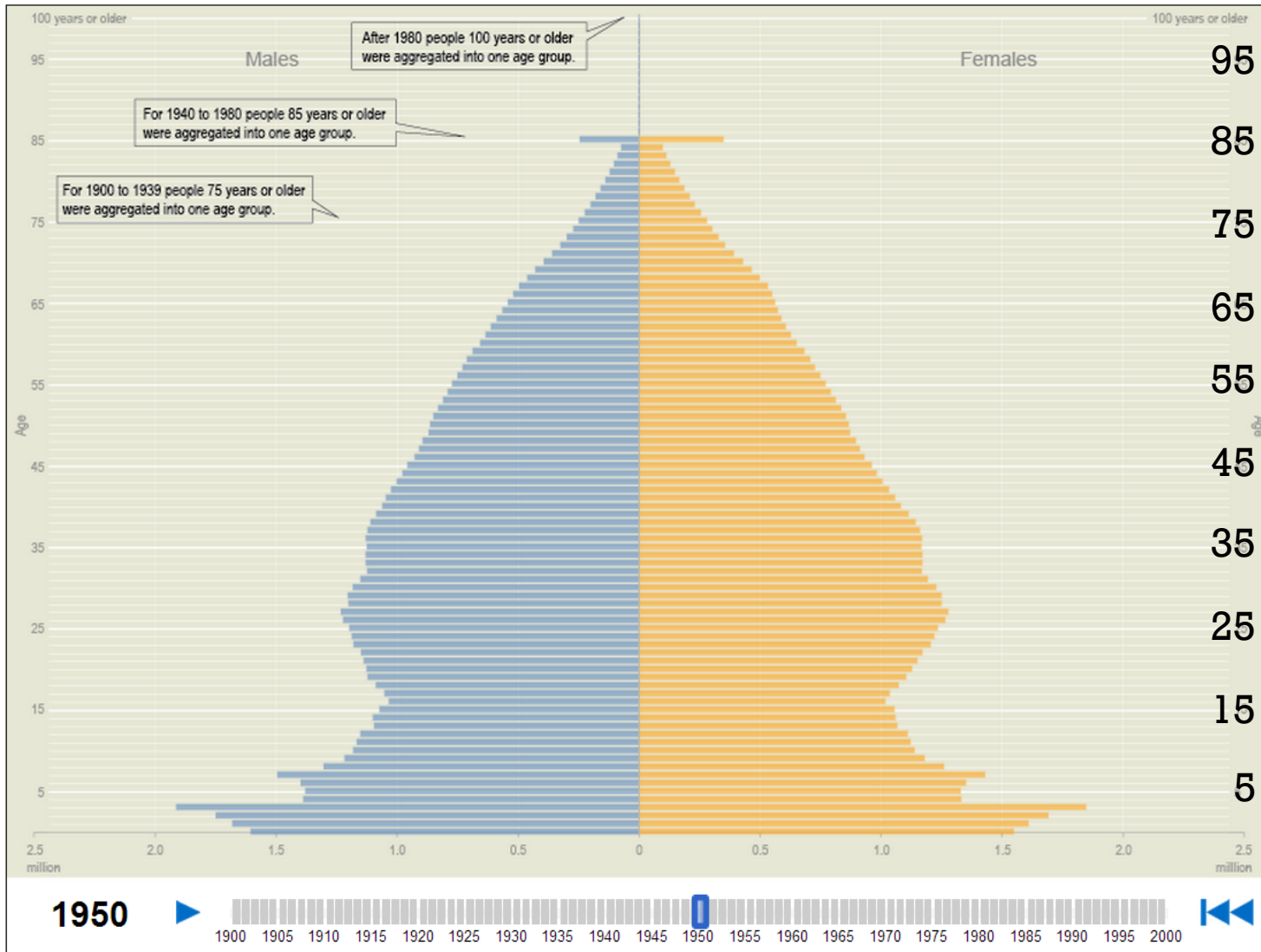


The nation in 1925



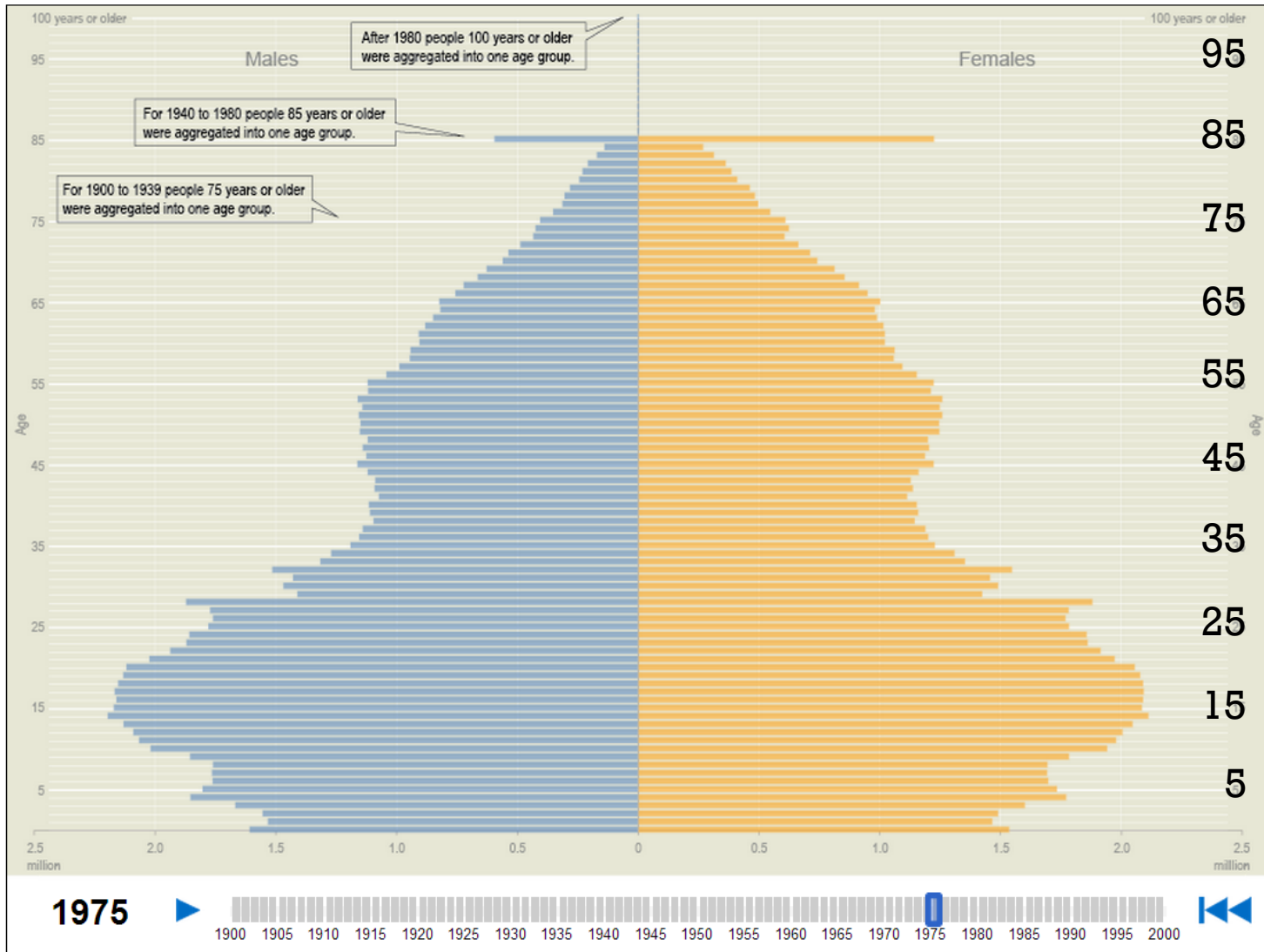


The nation in 1950



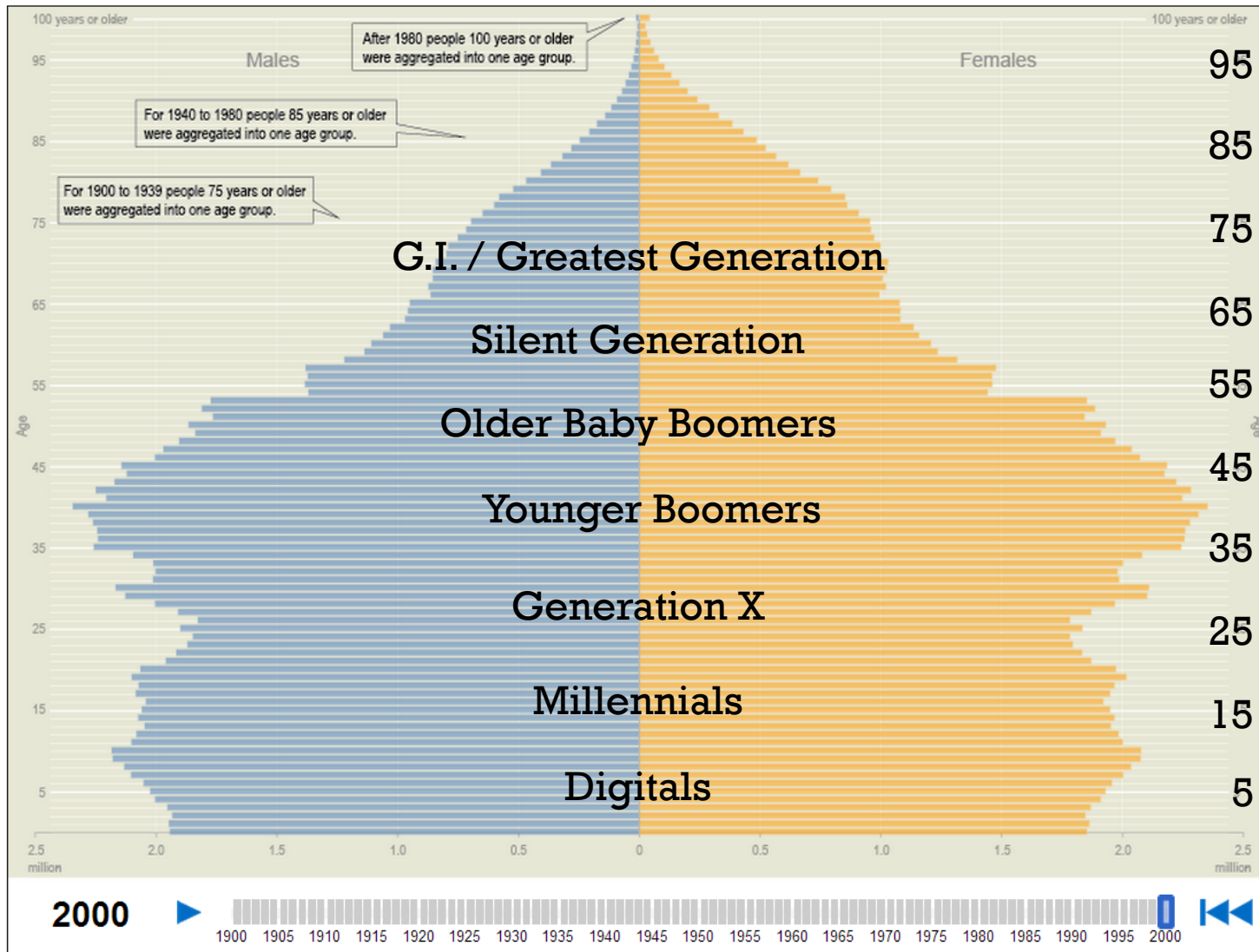


The nation in 1975





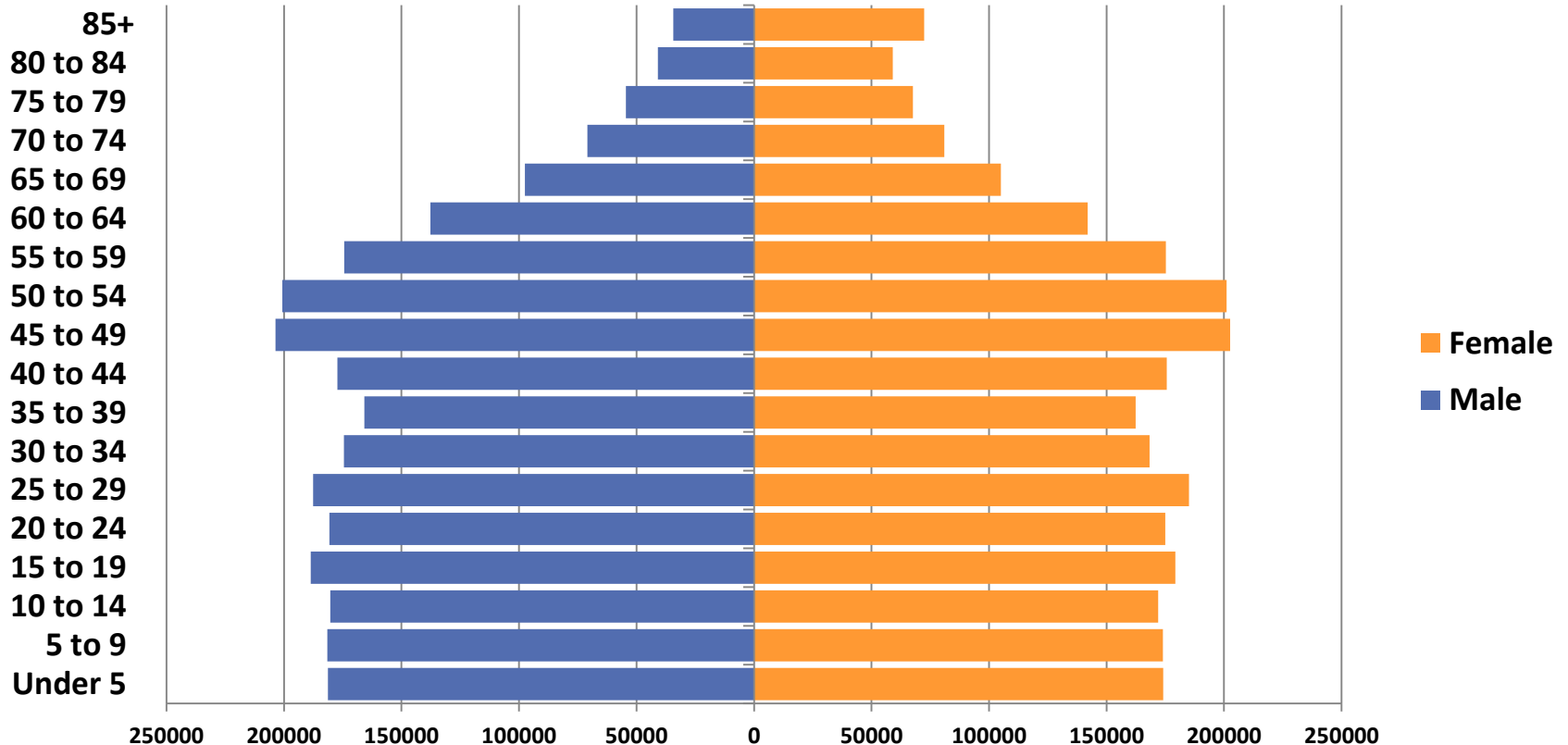
The nation in 2000





Minnesota total population in 5-year bars, 2010 decennial census

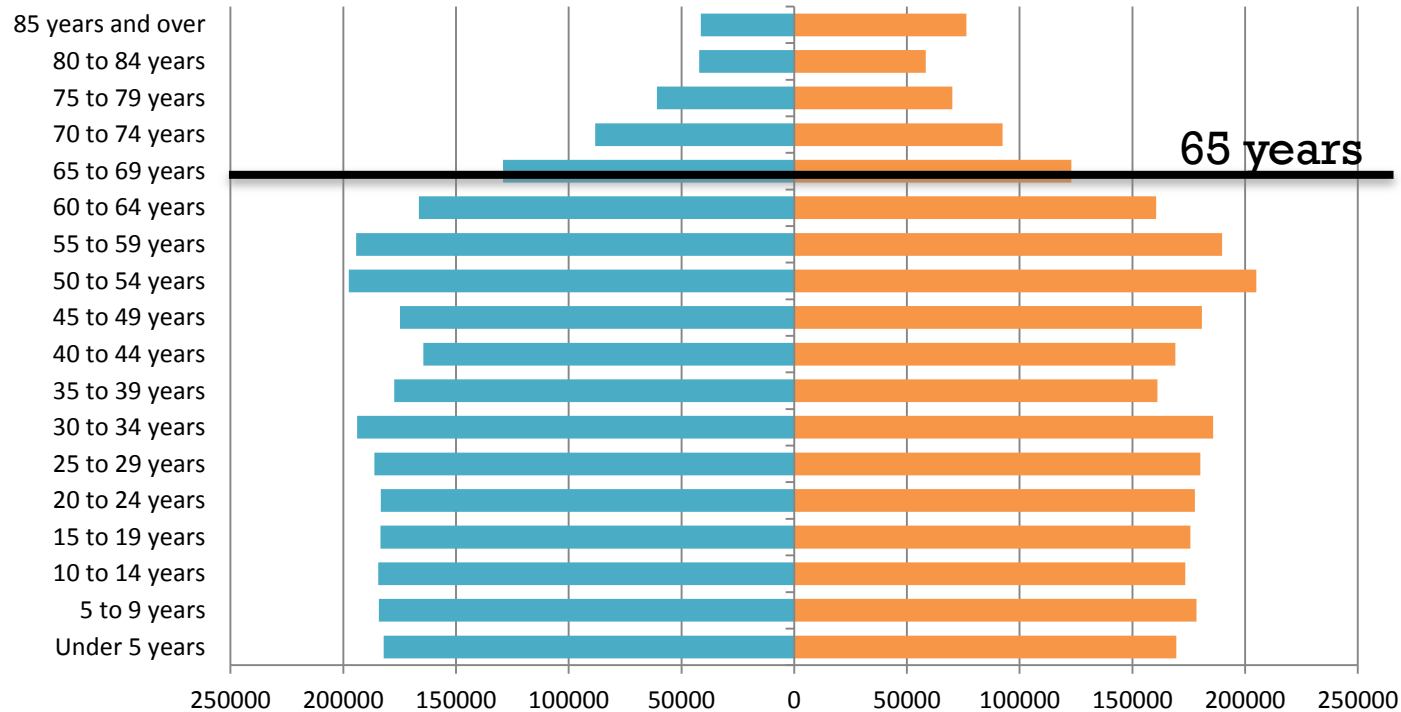
Population by age and sex
Minnesota, 2010





What Minnesota looked like... last year

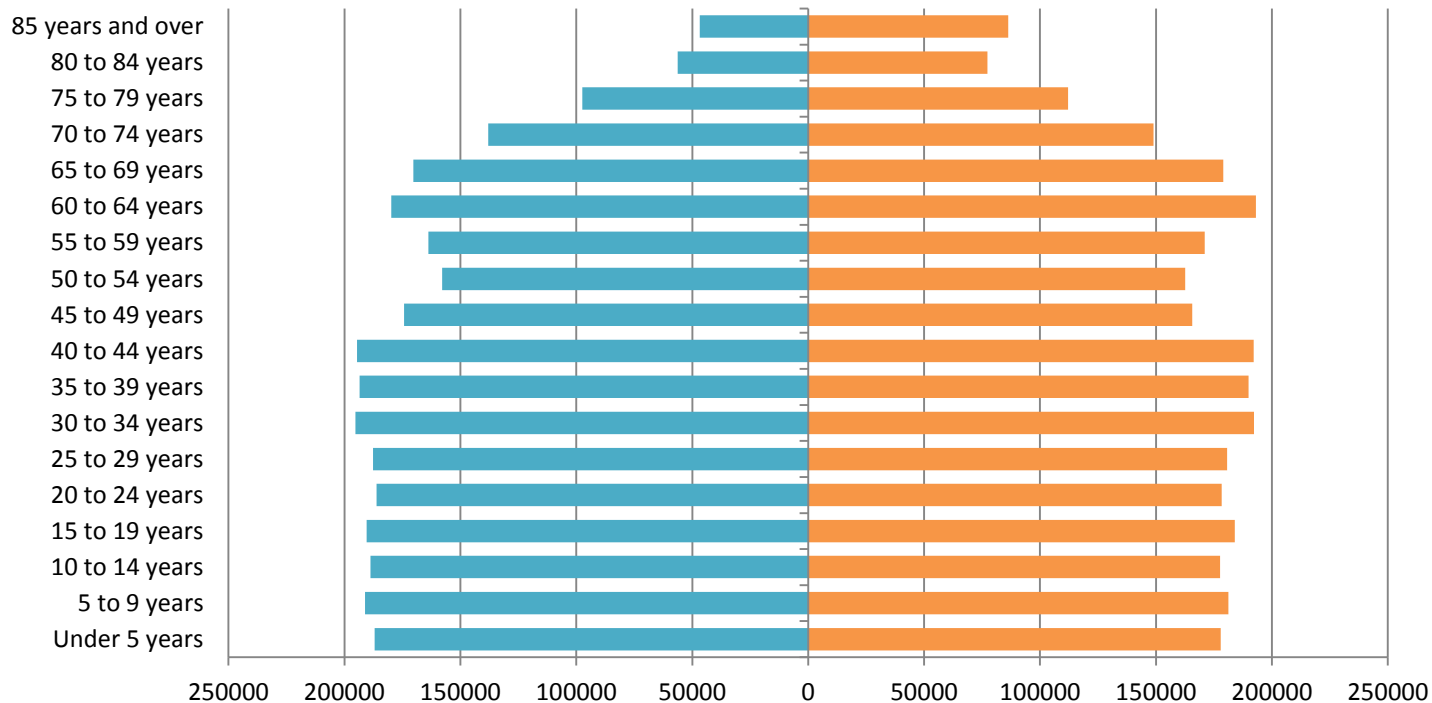
Population by age and sex
Minnesota, 2015





What Minnesota will look like... in 9 years

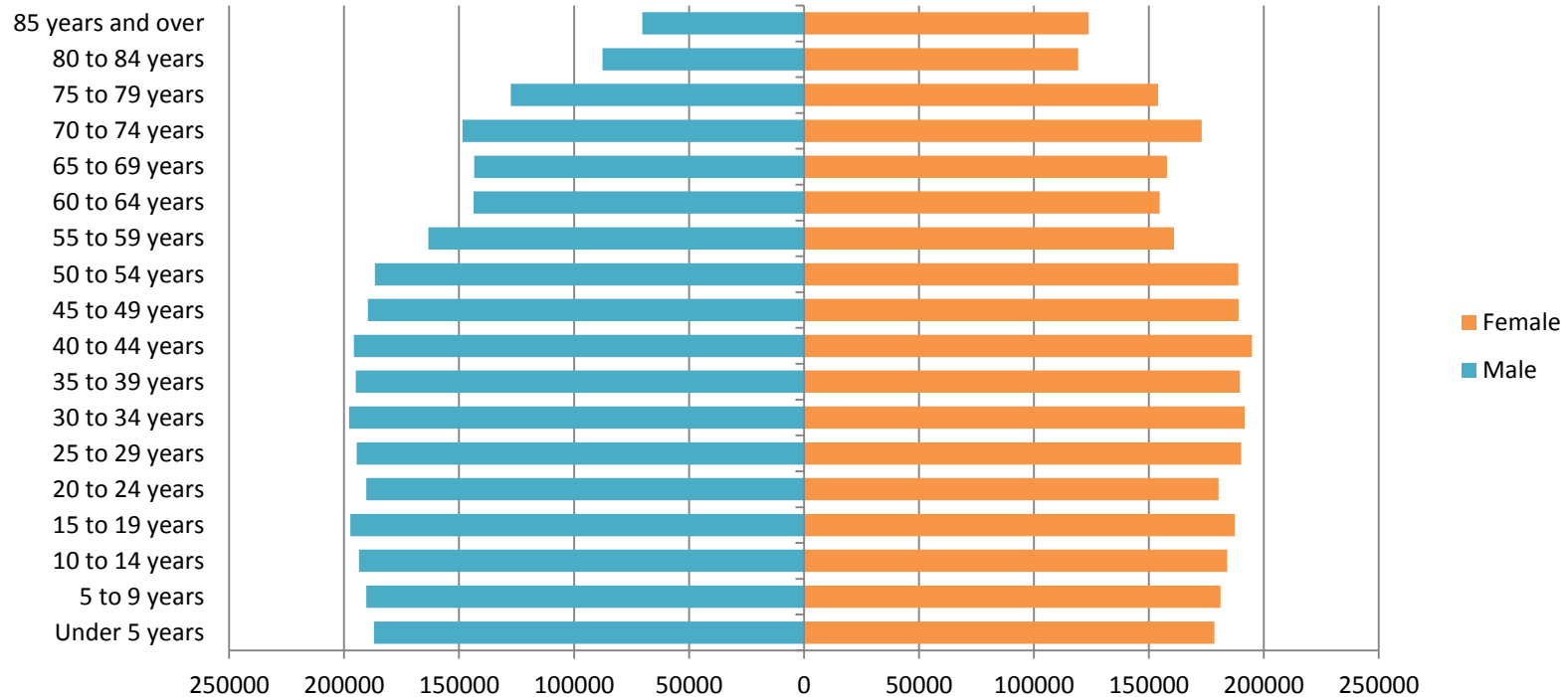
Population by age and sex
Minnesota, 2025





What Minnesota will look like... in 19 years

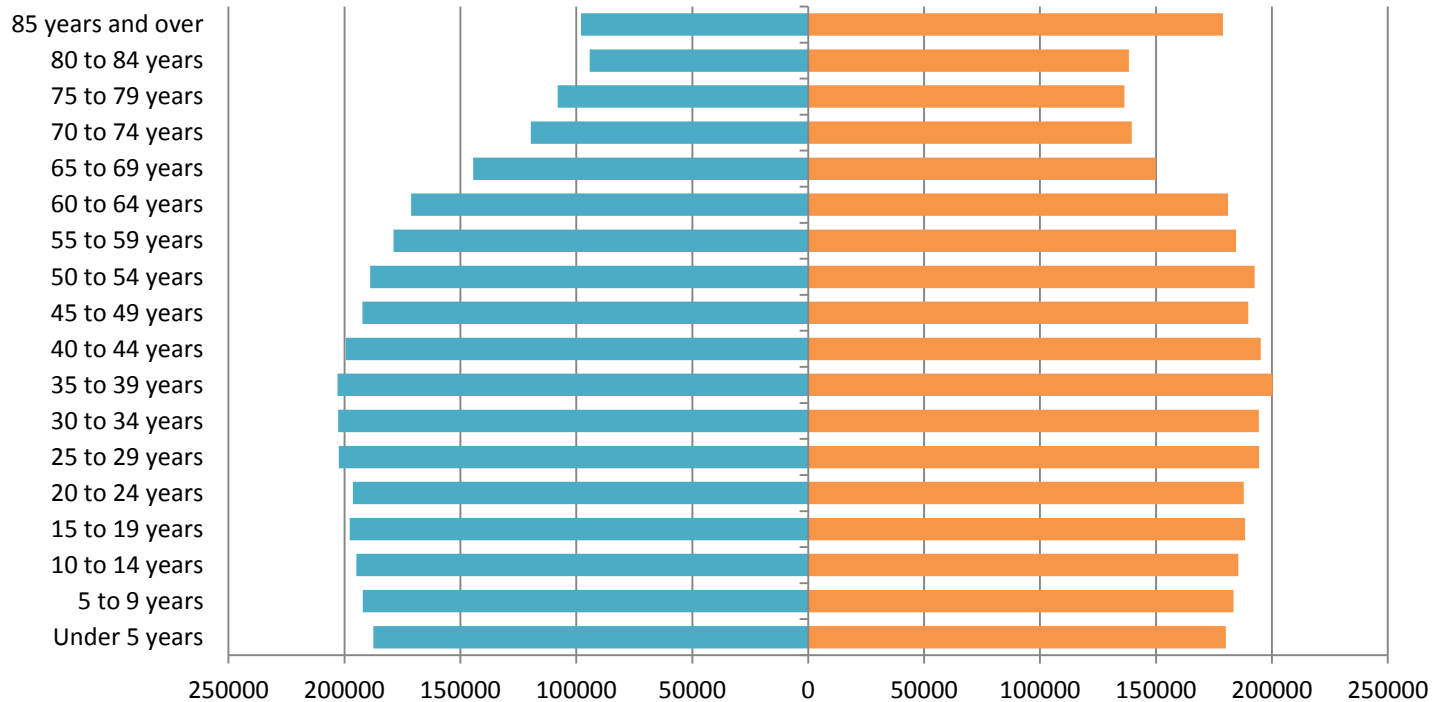
Population by age and sex
Minnesota, 2035





What Minnesota will look like... in 29 years

Population by age and sex
Minnesota, 2045





Aging is gender lopsided



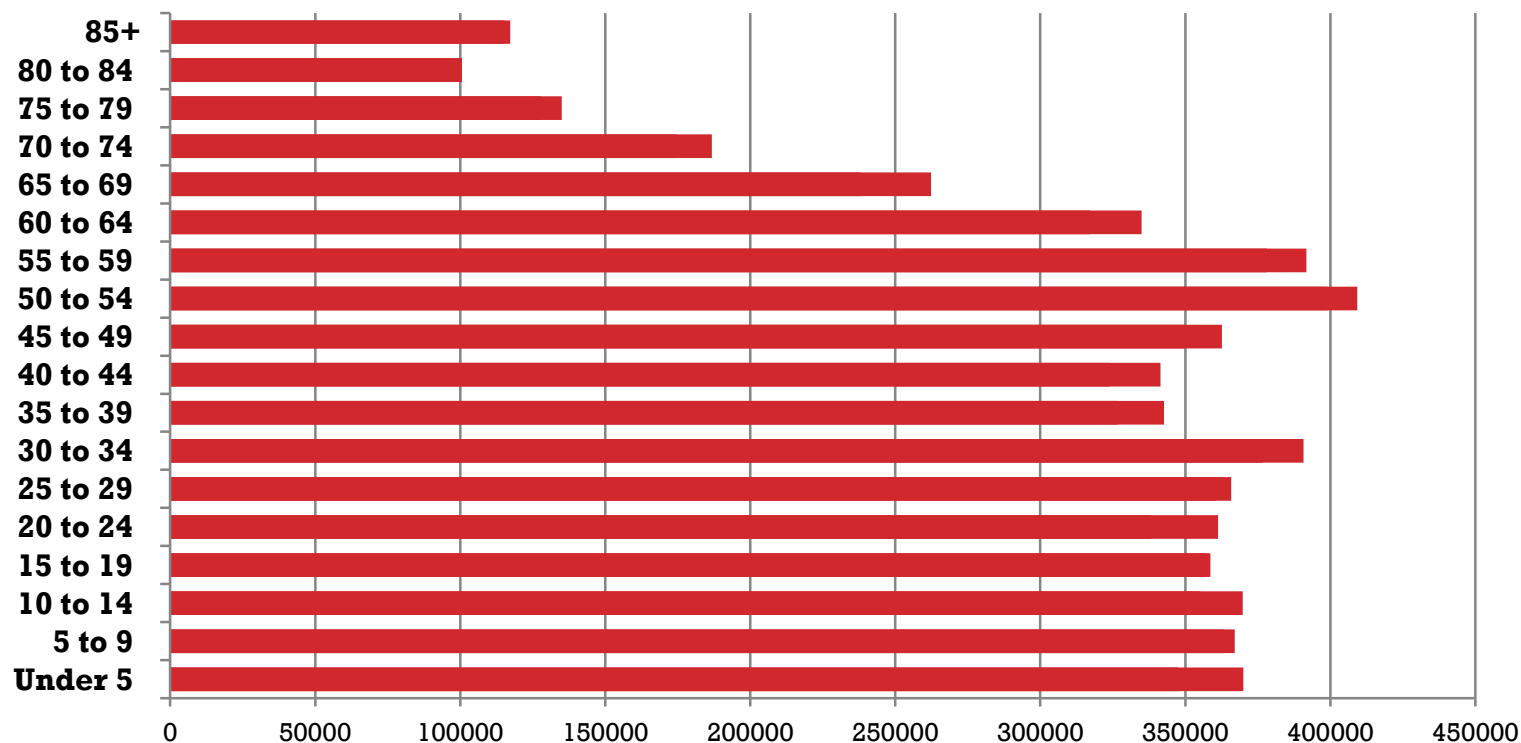
■ Among Minnesotans in their:

- early 60s, there are 97 men for every 100 women
- early 70s, there are 87 men...
- early 80s, there are 69 men...
- late 80s, there are 56 men...
- 90s plus, there are 35 men for every 100 women



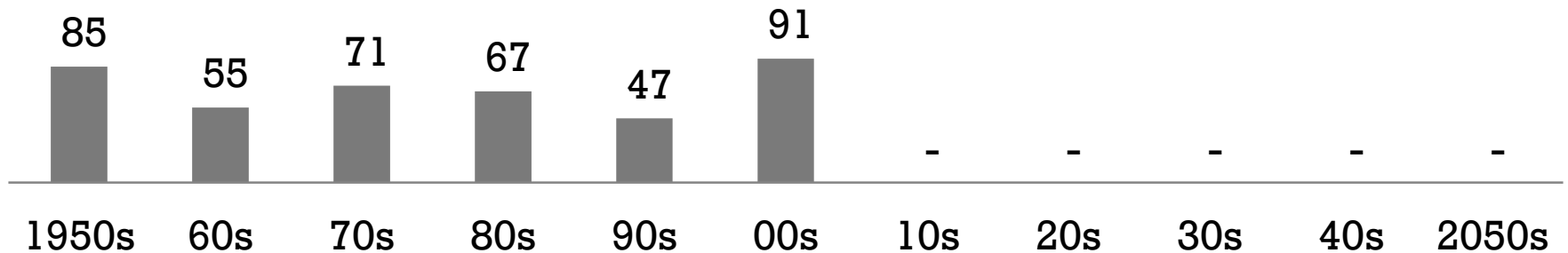
What Minnesota looks like... this year

Population by age
Minnesota, 2015



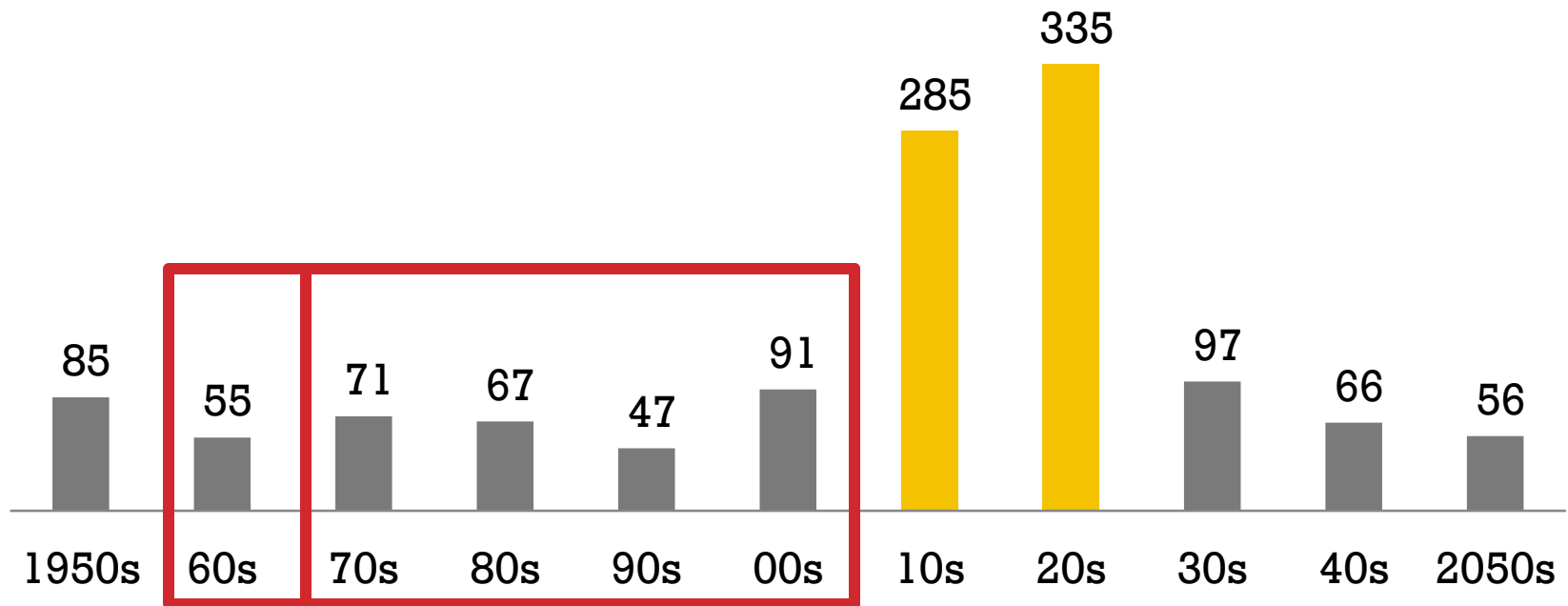
+ How many additional “older adults” will we gain during this decade?

Change in older adults, age 65+ (Thousands)



+ This decade and next: *Unprecedented* increases in MN's 65+ population

Change in older adults, age 65+ (in thousands)





QUIZ QUESTION:

In 1970 in Minnesota, there were about ? times as many children (0-17) as older adults (65+).

A. 1.4

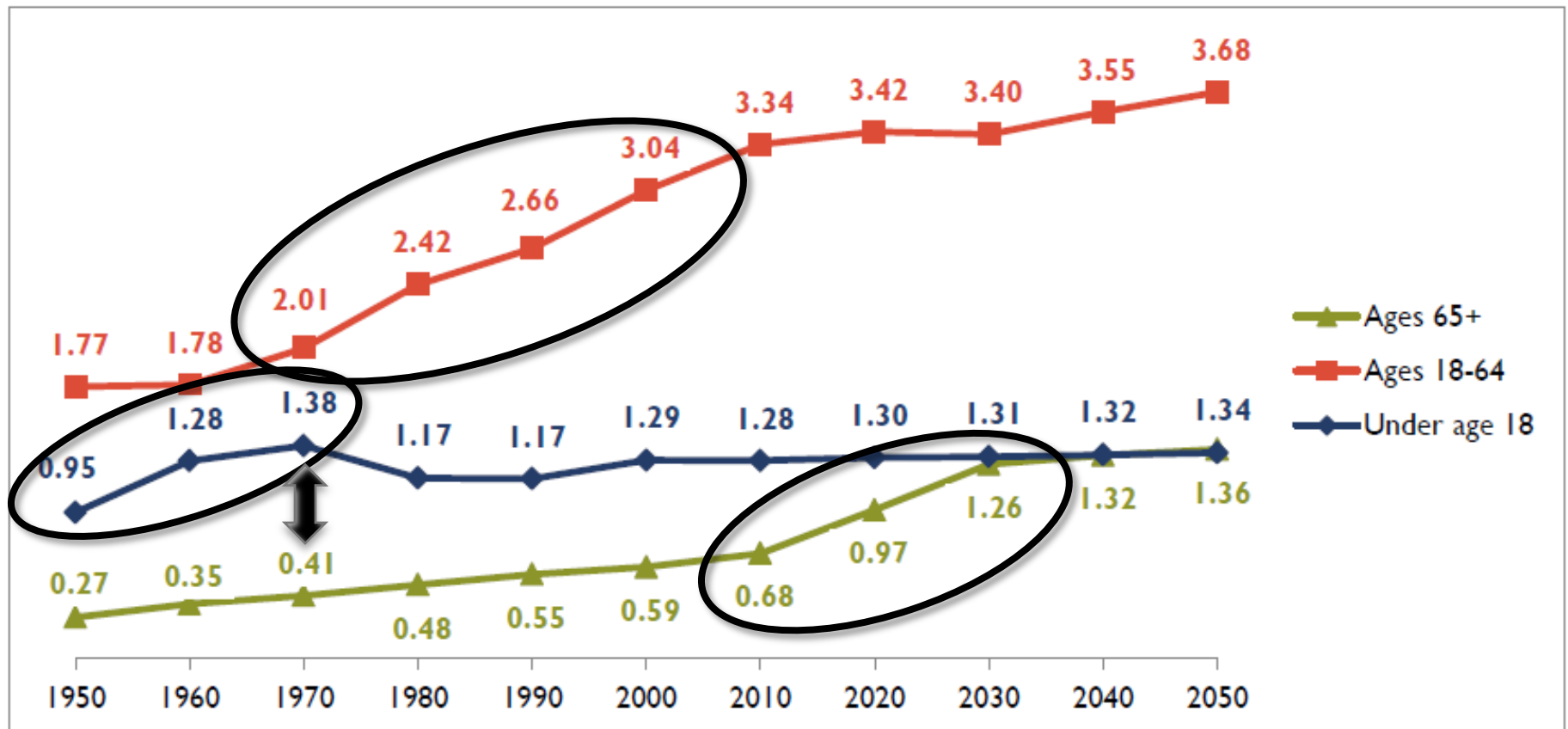
B. 2.4

C. 3.4

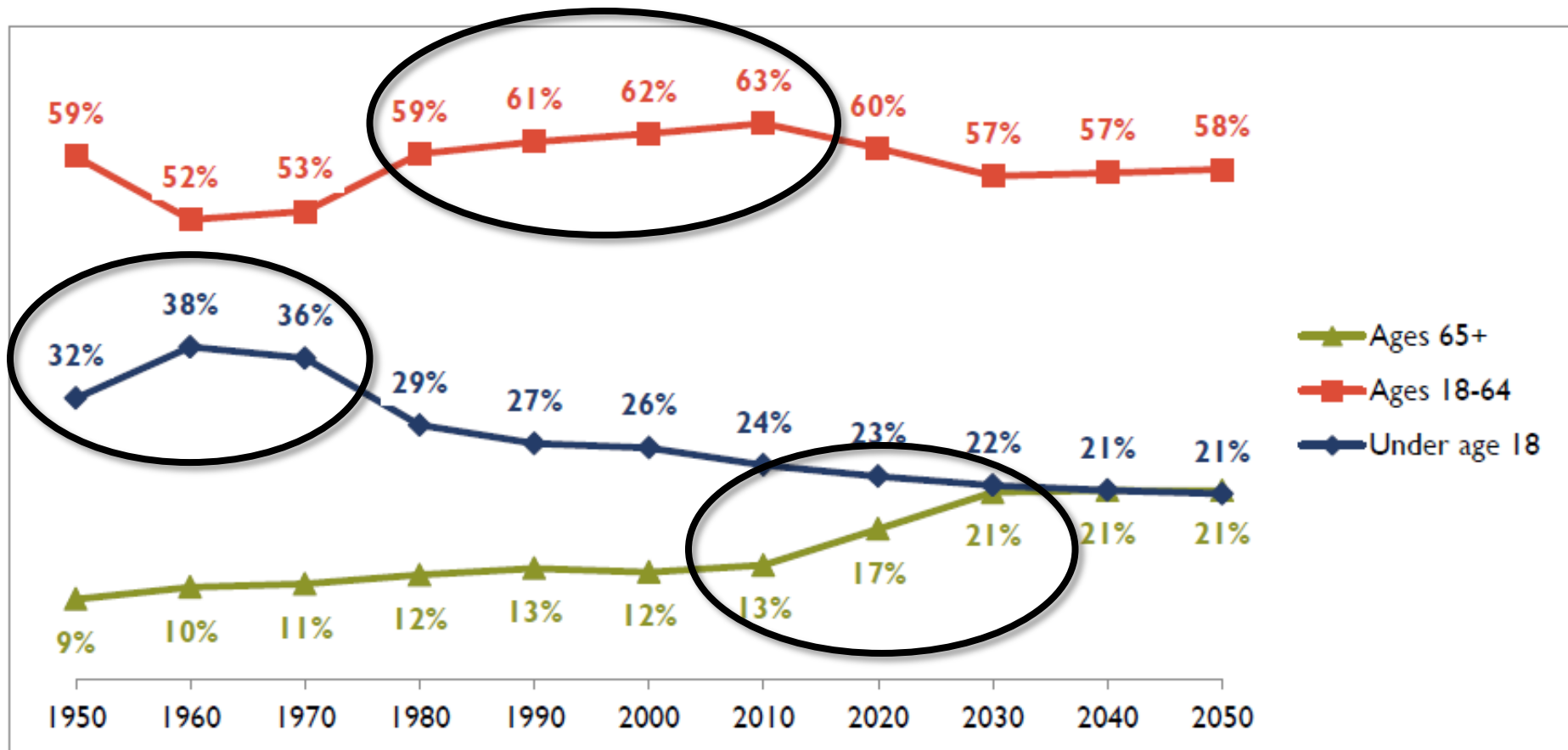
D. Actually the groups were about the same size.



1950 to 2050 – Three major age groups in MN (millions of people)

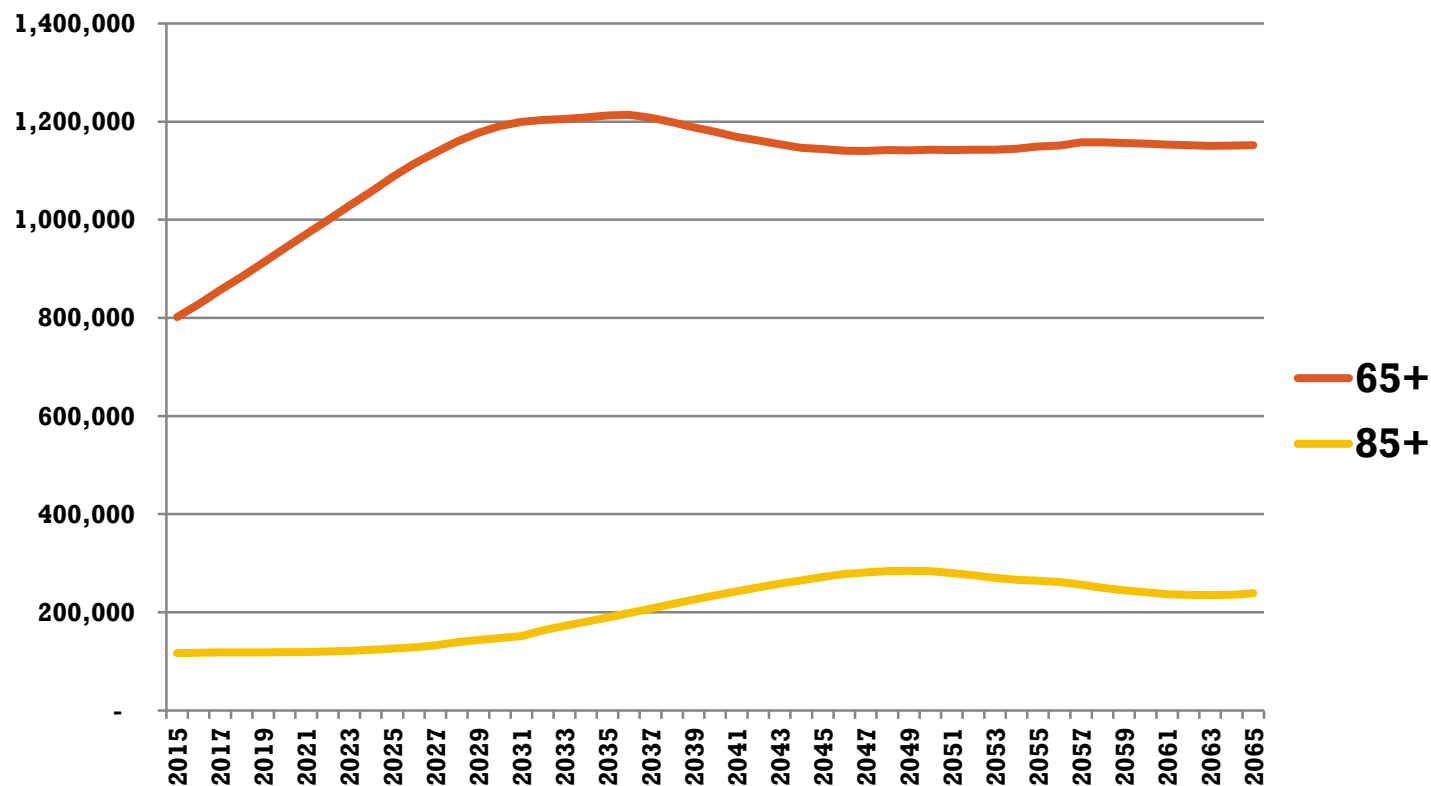


+ 1950 to 2050 – Three major age groups in MN (% of total population)





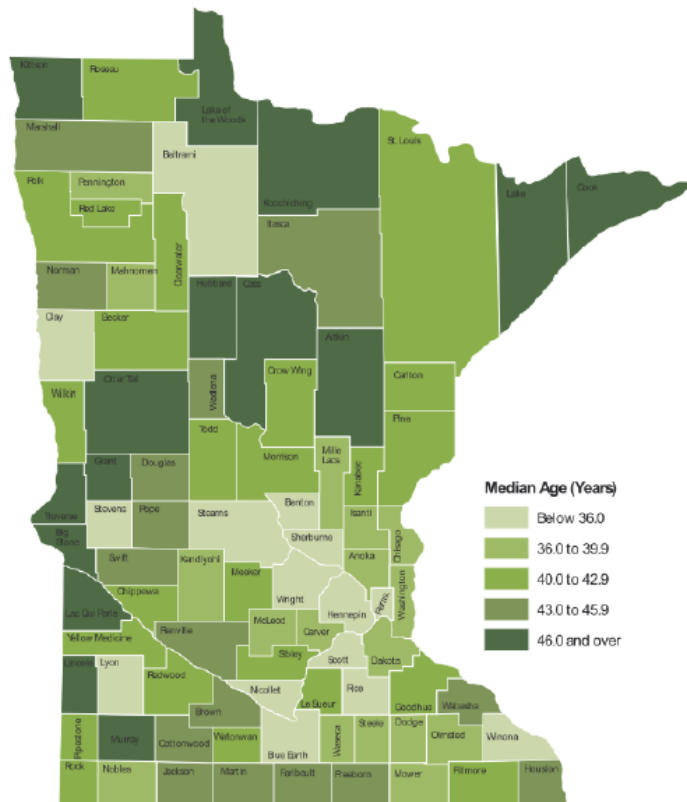
An “older Minnesota” is here to stay (2015 – 2065)





Median age in the darkest counties is 46 or older

Median Age, 2013

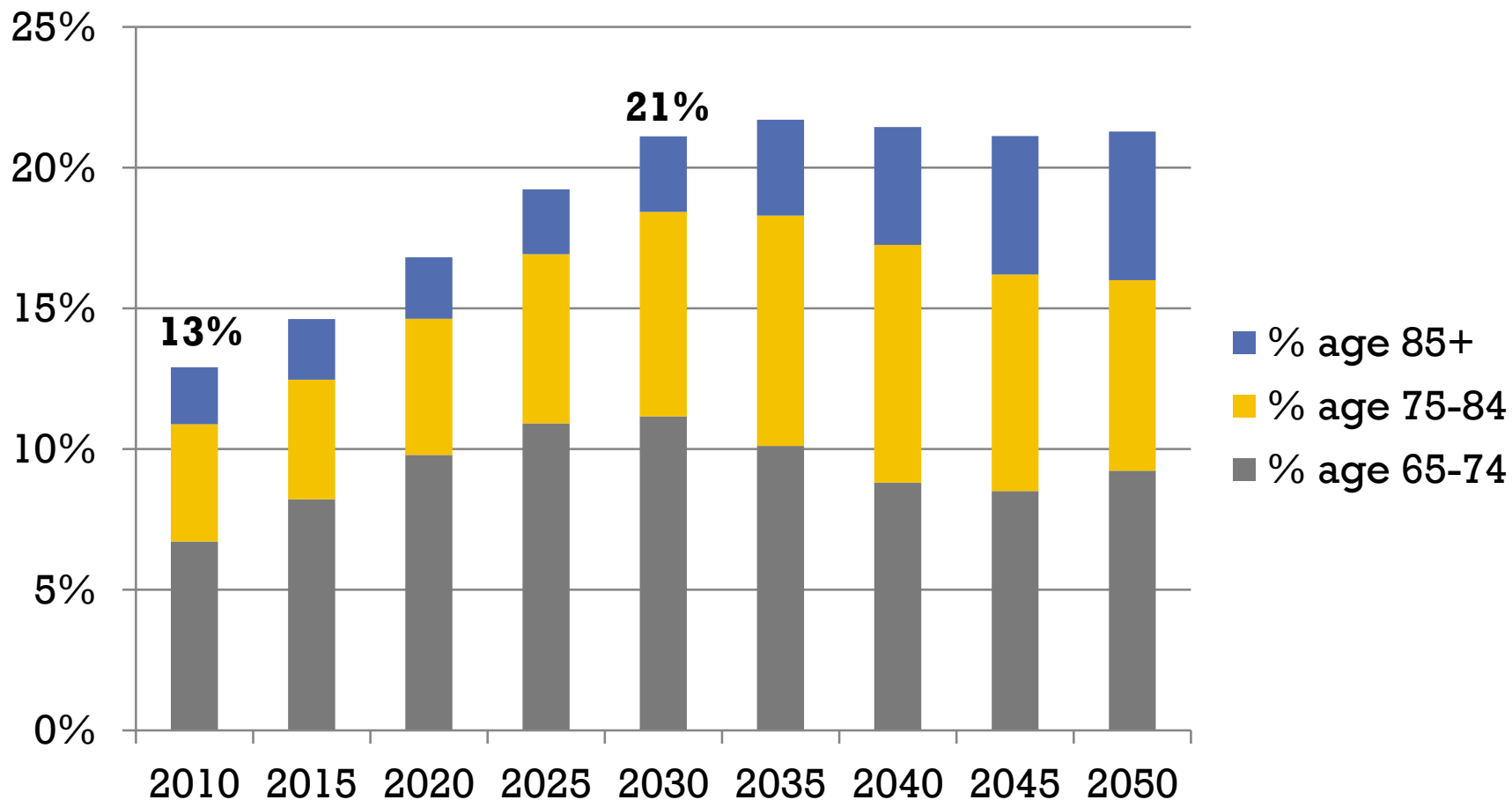


- Fast-growing counties with young families, large institutions of higher education, or large minority populations tend to have a lower median age.

Data source:
U.S. Census Bureau
© Center for Rural Policy and Development



By 2030, more than 1 in 5 Minnesotans will be 65+, including all Baby Boomers





County-level differences in aging

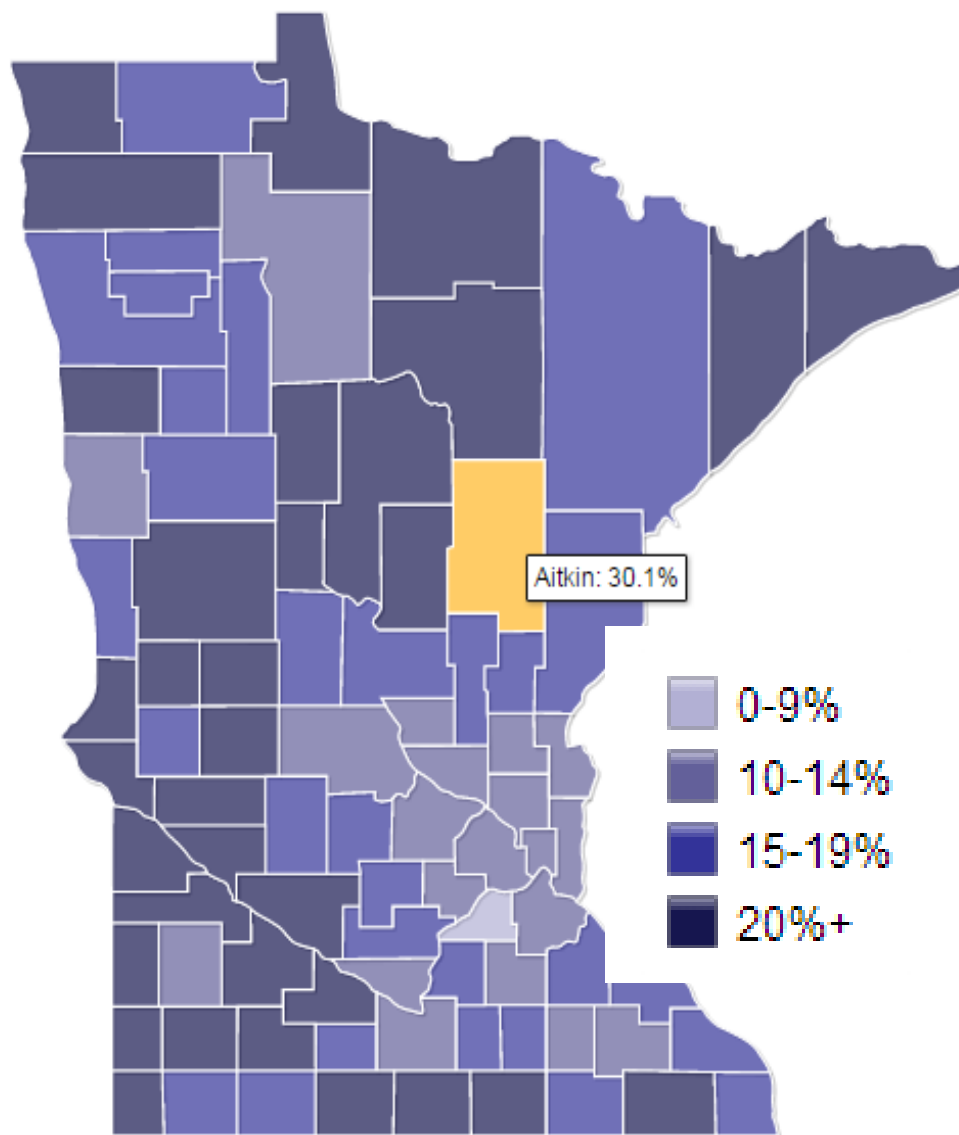
*In 35 counties, more than 1 in 5 residents are 65+ (i.e., 20% or more)

*Highest = Aitkin, at 30% of population being 65+

* Lowest = Scott, only county below 10%

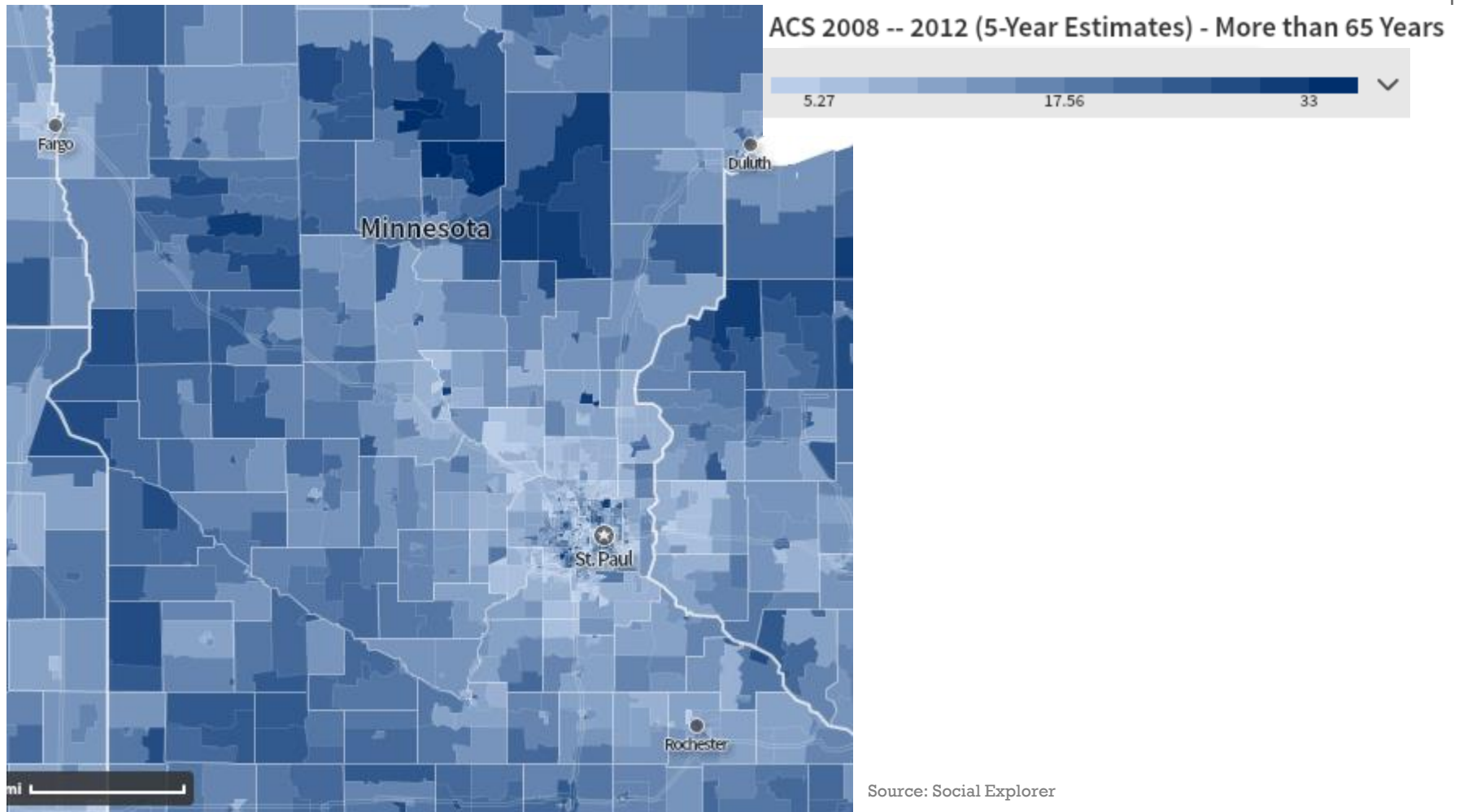
Population age 65 years and older

By county, 2014





Higher percentages of older adults (65+) – patterning is very local





QUIZ QUESTION

Where do 1 in 5 of Minnesota's older adults (65+) live?



A. The 7-county
Twin Cities metro

B. Otter Tail County

C. Hennepin County



Minnesota's 65+ population in 2014 (About 780,000 total residents)

6 largest MN counties by 65+ residents in 2014:

1. **Hennepin (150,000 residents, 19% of state's 65+ population)**
2. Ramsey (69,000 residents, 9% of state)
3. Dakota (50,000 residents, 6% of state)
4. Anoka (41,000 residents, 5% of state)
5. St. Louis (35,000 residents, 4% of state)
6. Washington (32,000, 4% of state)

- Everywhere else (402,000 residents, 52% of state)



Counties are not comparable units for measurement!

5 largest MN counties in 2014:

1. **Hennepin (1.2M residents, 22% of state)**
 2. Ramsey (530K, 10% of state)
 3. Dakota (412K, 8% of state)
 4. Anoka (343K, 6% of state)
 5. Washington (249K, 5% of state)
- Everywhere else (2.7M, 50% of state)



Considering our aging population: some key questions

- Will we have or create sufficient **infrastructure** for more transportation, caregiving, health care, and social support needs, as **health challenges and disabilities increase**, especially when children live far away?
- Will we be able to **finance needed services**, especially long-term care? Private and public medical expenses will increase considerably.
- Will older adults have sufficient **financial resources for retirement**, especially given lengthening life expectancies?
- Will we have the workers to form a strong, skilled, highly **productive labor force** as the Boomers retire — for economic growth, tax revenues for needed services, and maintaining a high quality of life in MN?

Aging Impacts and Implications





Aging: Assets of our older population

- Minnesota's older adults are healthier, living longer, and working longer than prior generations
- Volunteerism and community involvement is high – essential “glue” for families, communities, state as a whole





QUIZ QUESTION

Since 1980, the percentage of Minnesota's 65- to 69-year-olds participating in the labor force has increased by ____ percentage points.

A. 2

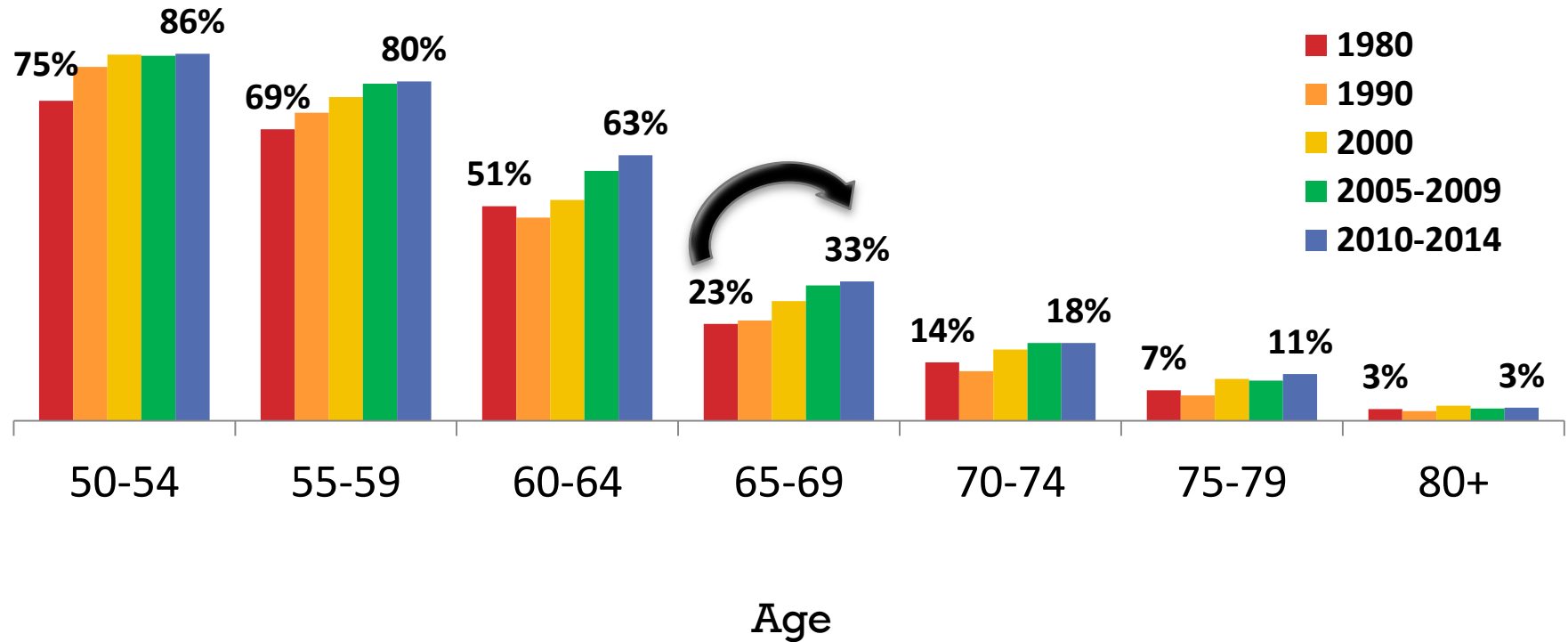
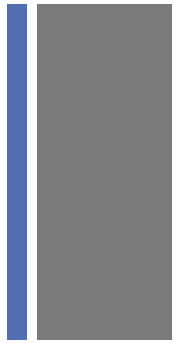
B. 4

C. 10

D. 18

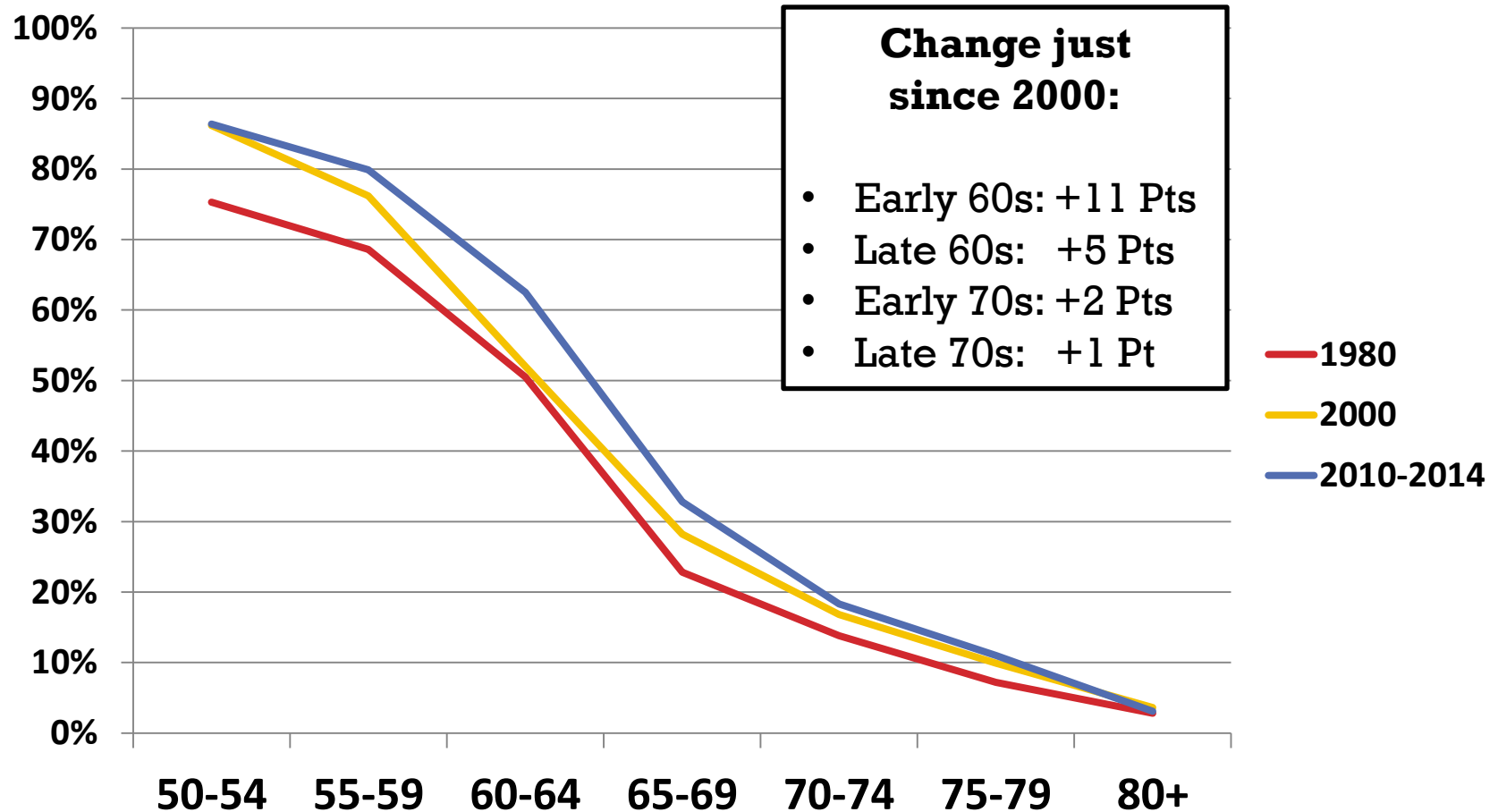


Minnesota's older adults remain in the labor force longer than before





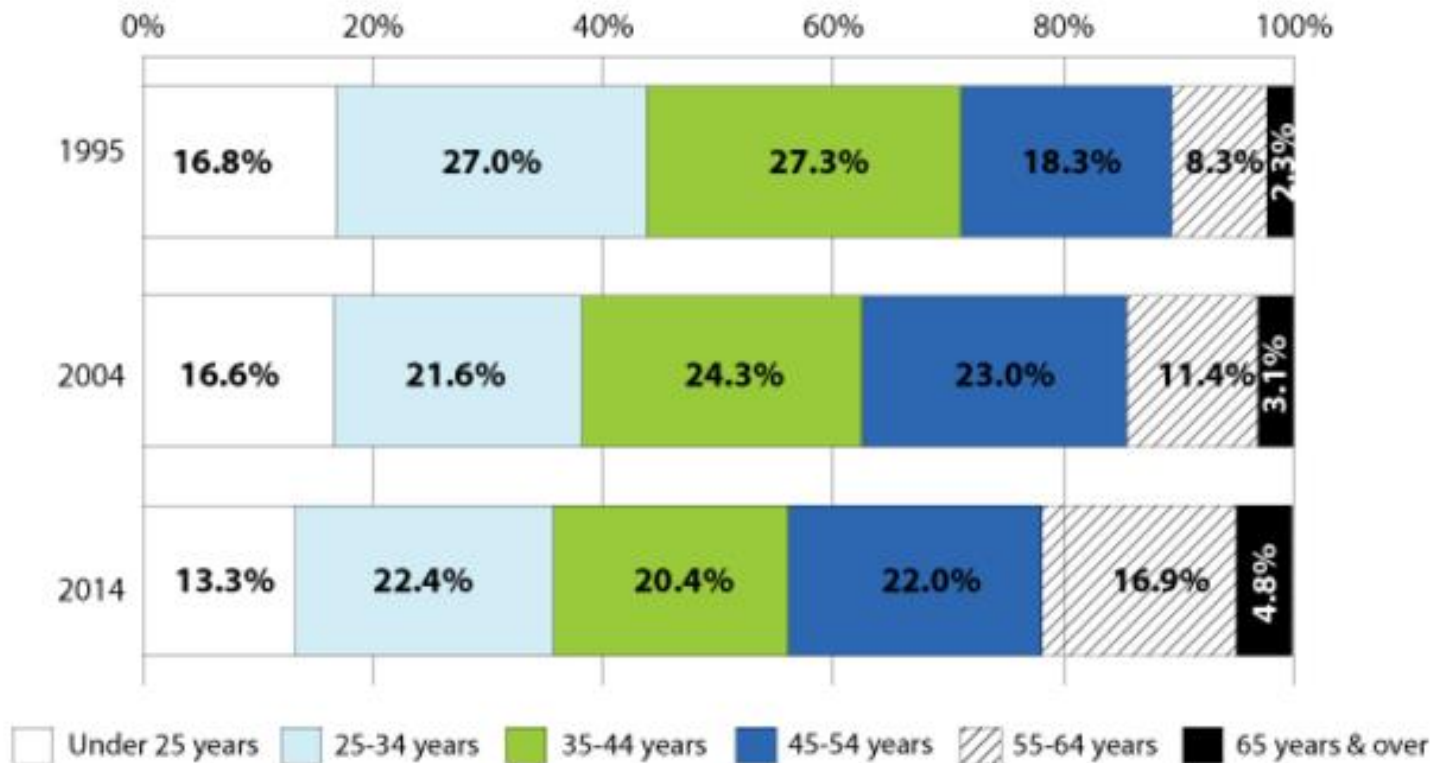
Minnesota's older adults remain in the labor force longer than before





Minnesota has shifted to an older workforce: 22% were 55+ in 2014

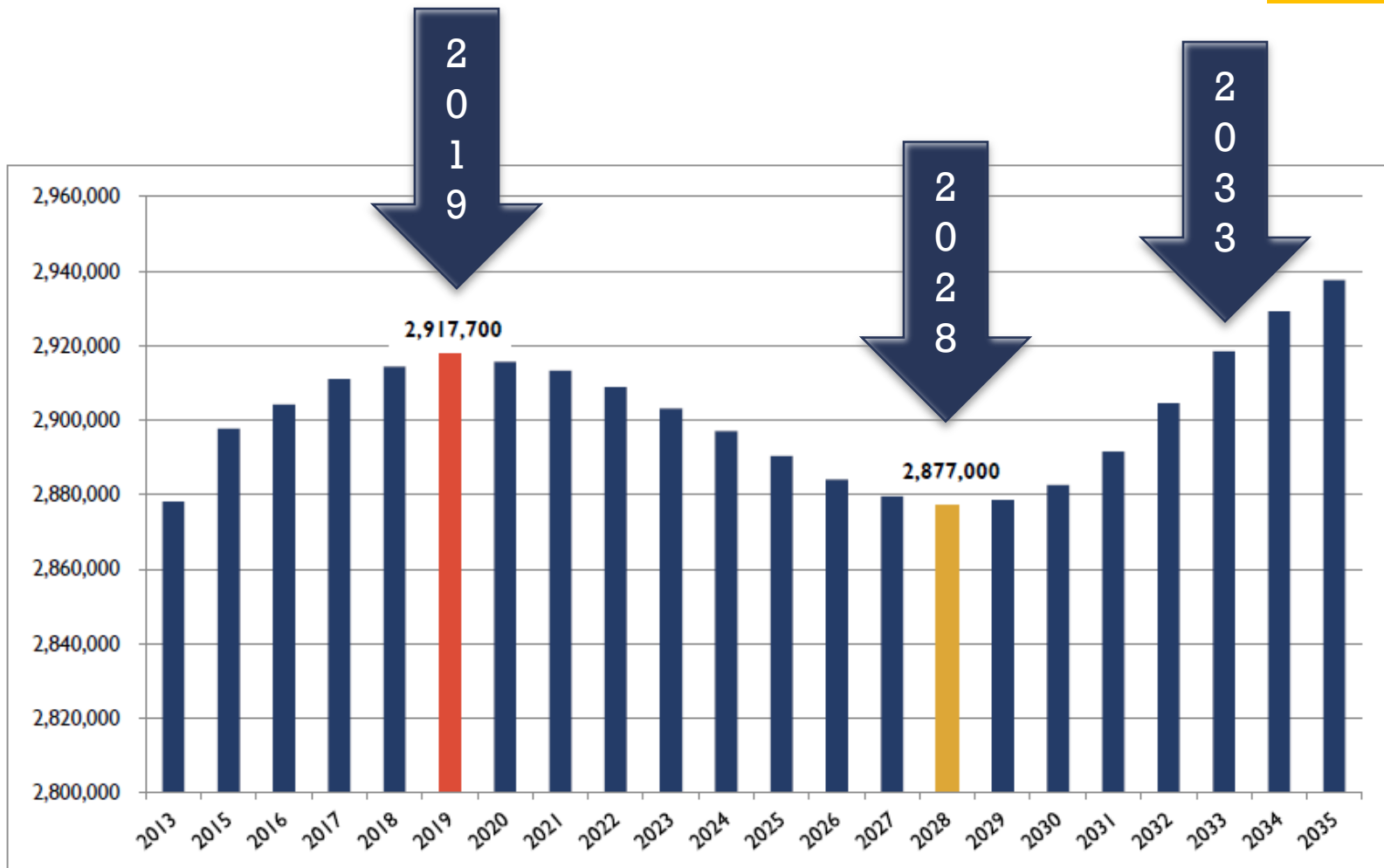
Figure 2: Percent of Minnesota Jobholders by Age Group, 1995-2014



Source: DEED Quarterly Workforce Indicators (QWI)



Total 25- to 64-year-olds in MN will be a roller coaster (2013-2035)

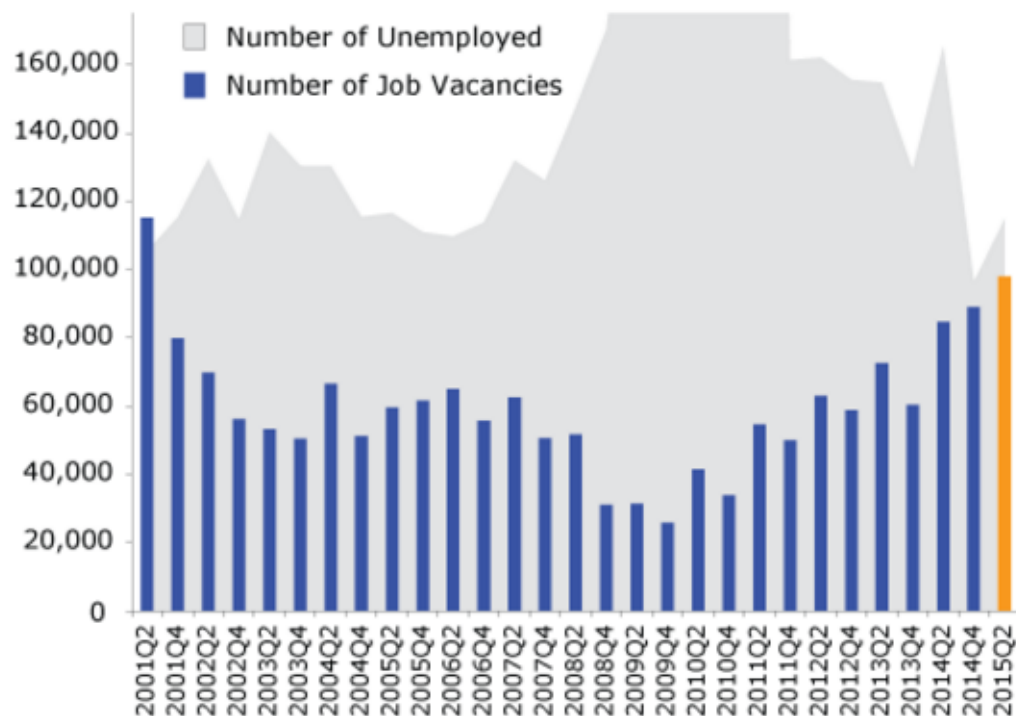


Source: Minnesota State Demographic Center Projections.



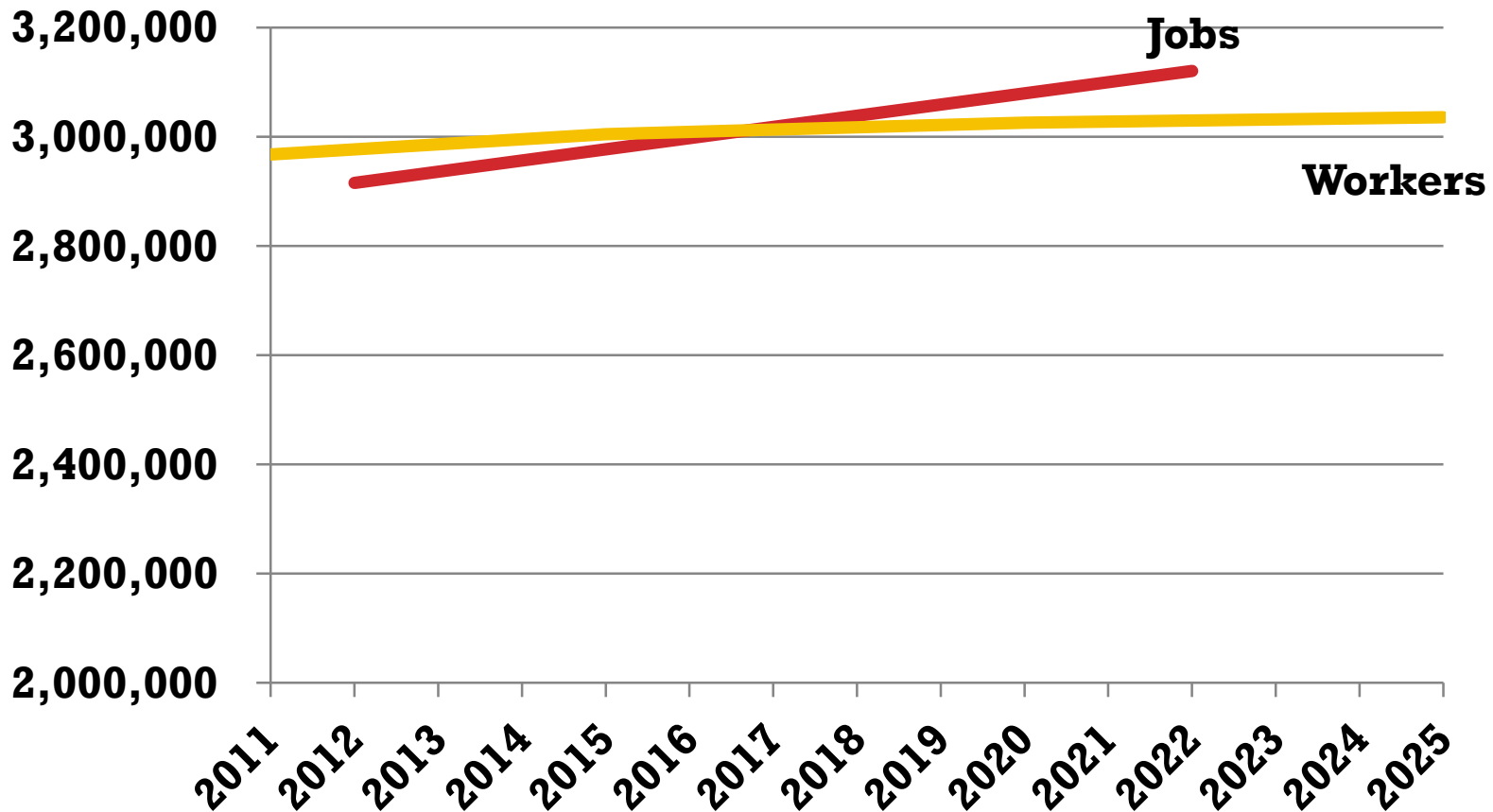
Ratio of available jobs to job seekers in MN is now roughly 1-to-1

Figure 1: Minnesota Job Vacancies and Unemployed Workers, 2nd Quarter 2001 to 2nd Quarter 2015



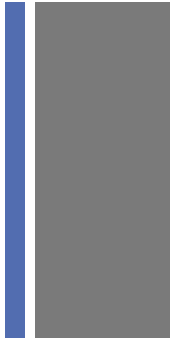


Projected job growth and projected labor force growth





Opportunities to impact labor force's quality and size



- Grow your own (train, retrain, and retain your own)
- Better alignment of preparation (& retooling)
- Pull (or keep) additional folks in the labor force:
 - Older workers!
 - People with disabilities
 - Parents, especially mothers
 - Discouraged workers
 - People with less education/skills that align poorly with available jobs
- Attract new workers (domestic, int'l migration)

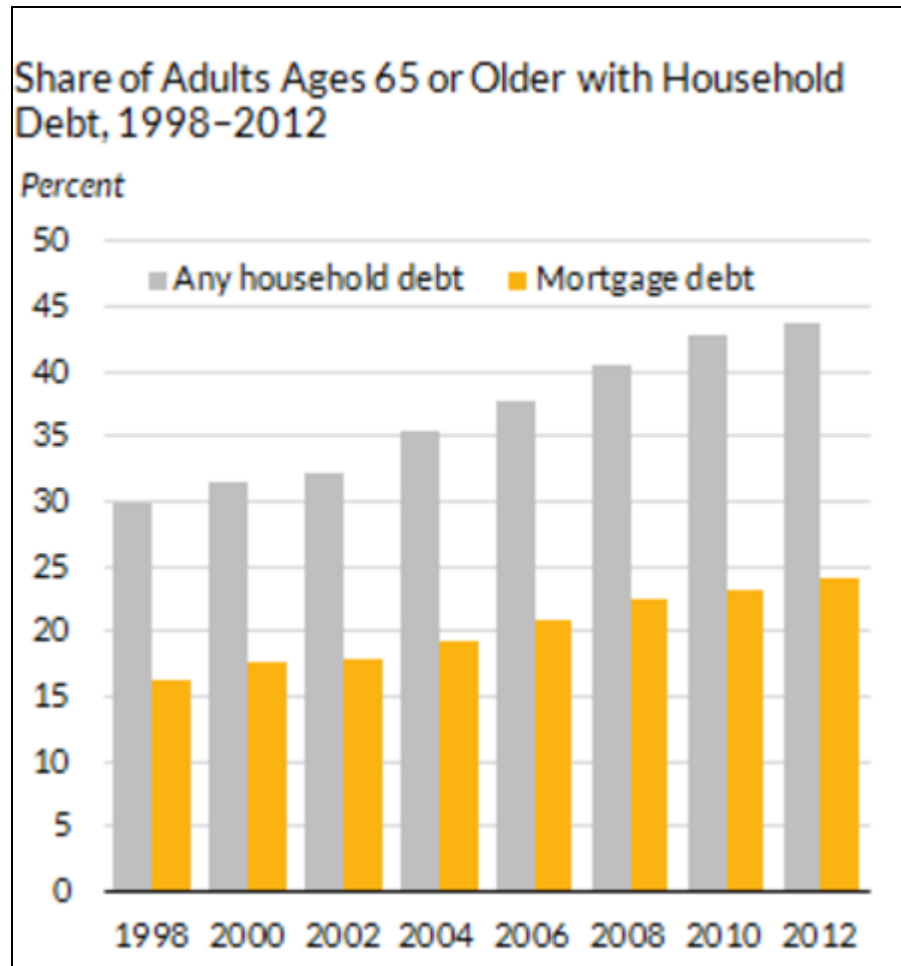


Retirement



Older adults more likely to be retiring with debt lately (nat'l data)

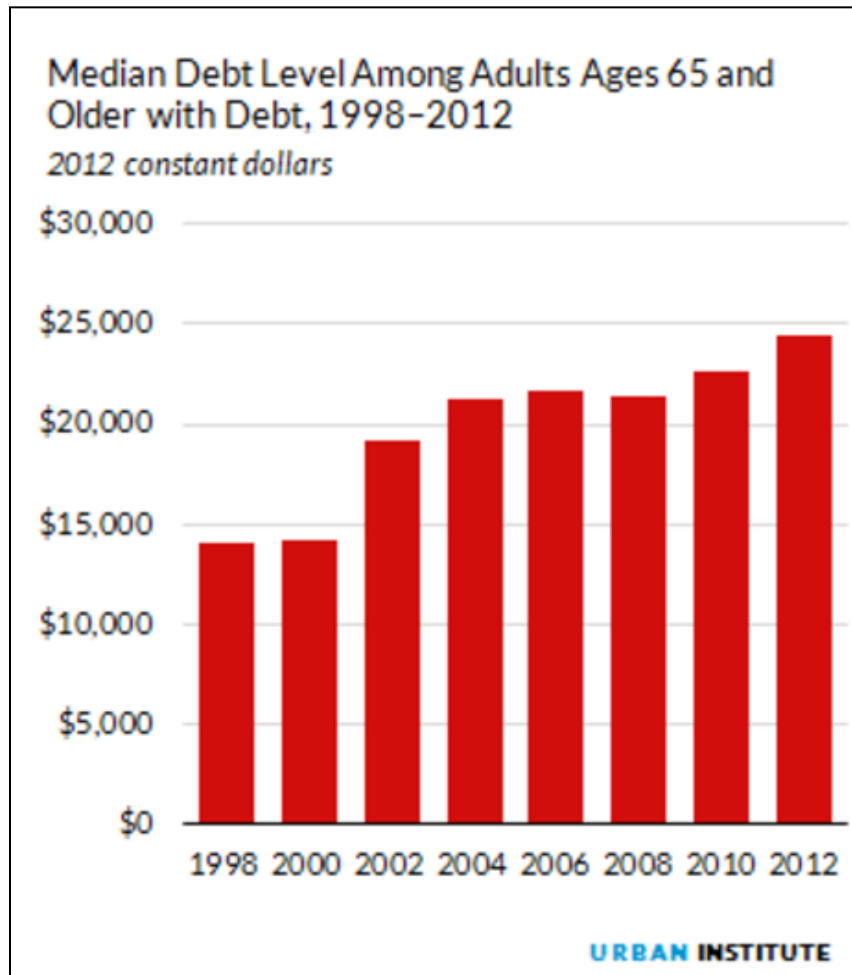
- From 1998-2012, the share of adults age 65+ with household debt increased from 30% to 44%.
- Older households with an outstanding mortgage rose from 16% in 1998 to 24% in 2012.





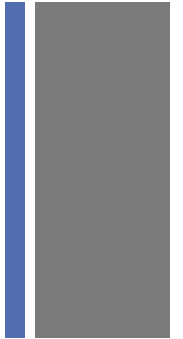
Median debt among older adults rising (in constant dollars)

- Median debt=\$24,500.
- An increase of 74% since 1998 (among older adults with outstanding debt).
- As indebtedness grows at older ages, more families will have to devote part of their retirement income to servicing their debt, leaving fewer resources to meet routine living expenses.





QUIZ QUESTION



Minnesota is second only to which state in the percentage of its 65+ residents who volunteer each year?

A. Iowa

B. Maine

C. Utah

D. Wisconsin

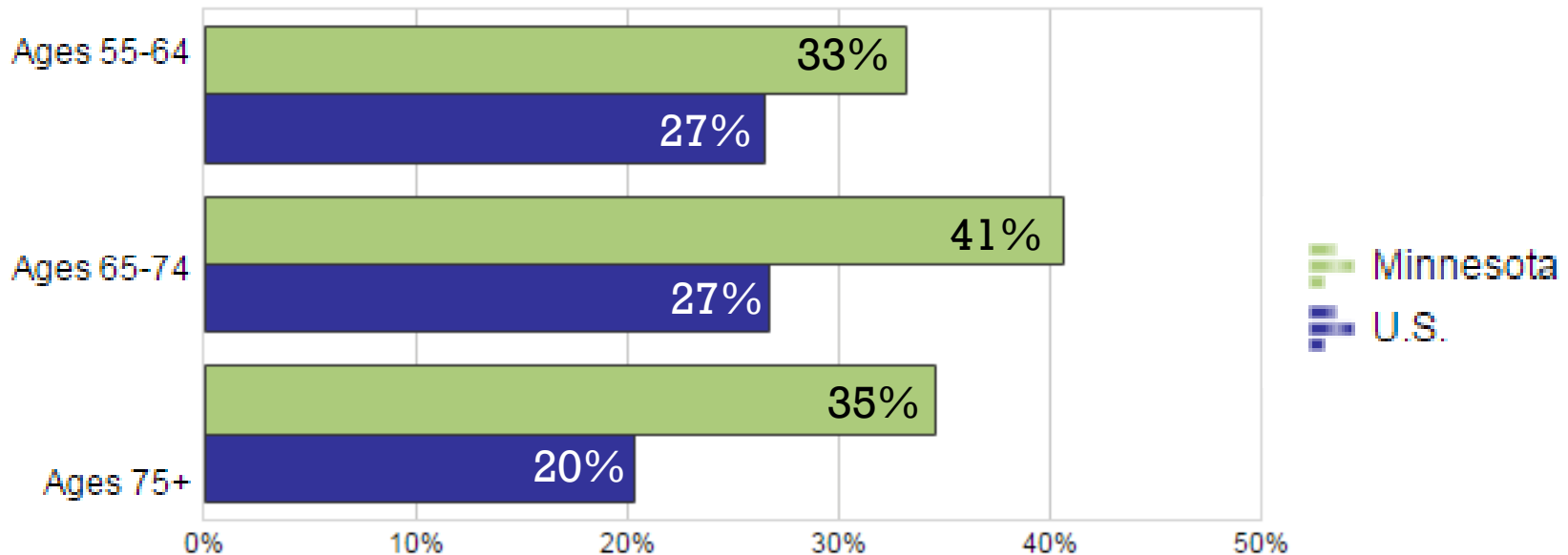


Older adults in Minnesota volunteer impressively (outpacing U.S.)



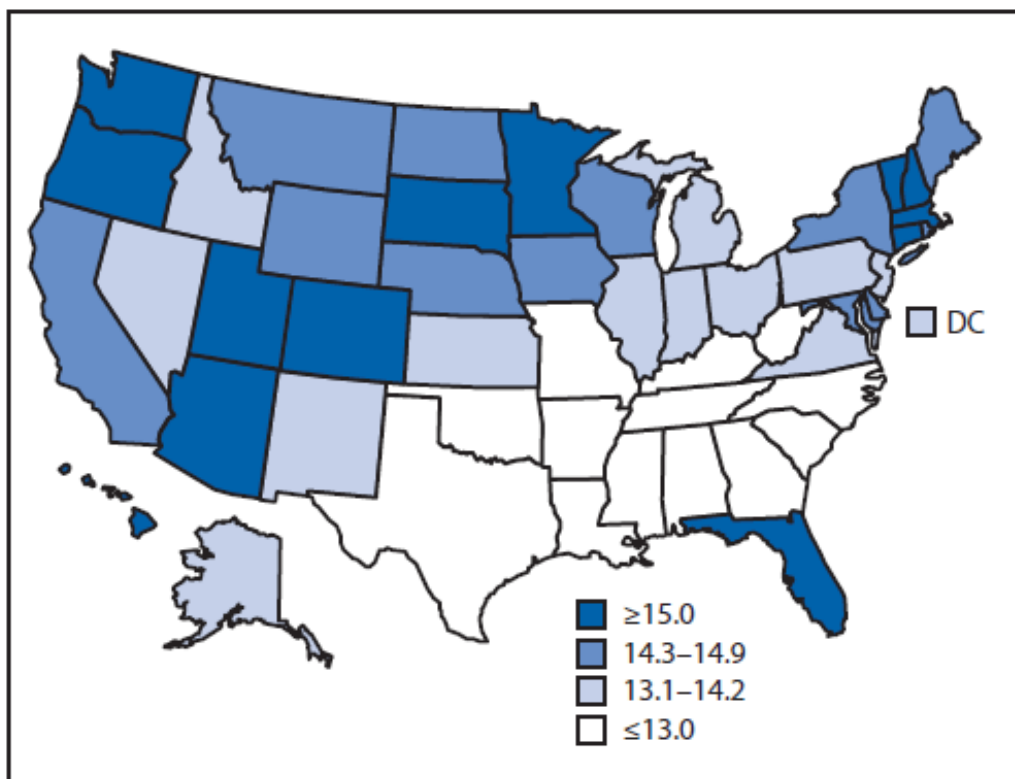
Older adults who volunteered in the past year by detailed age

Minnesota and U.S., 2012-2014



Compiled by
Compass

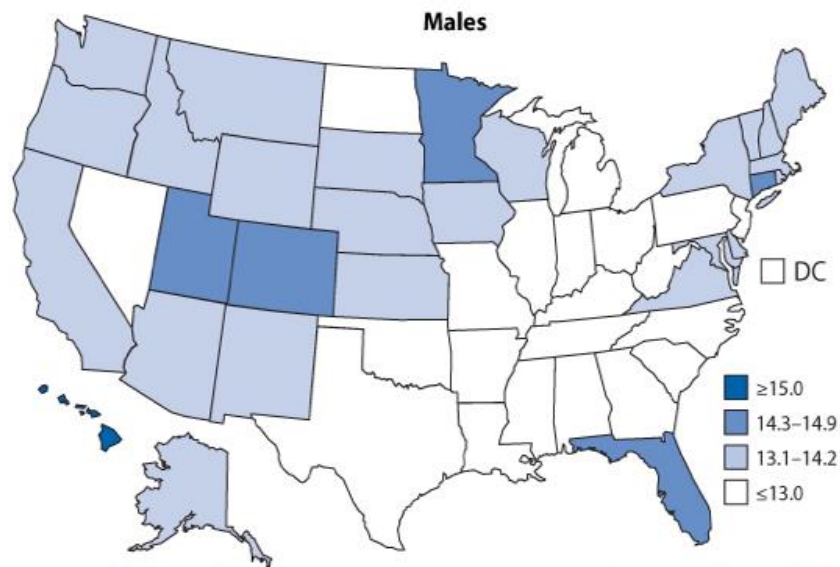
Healthy life expectancy at age 65 – Minnesota leads almost all states



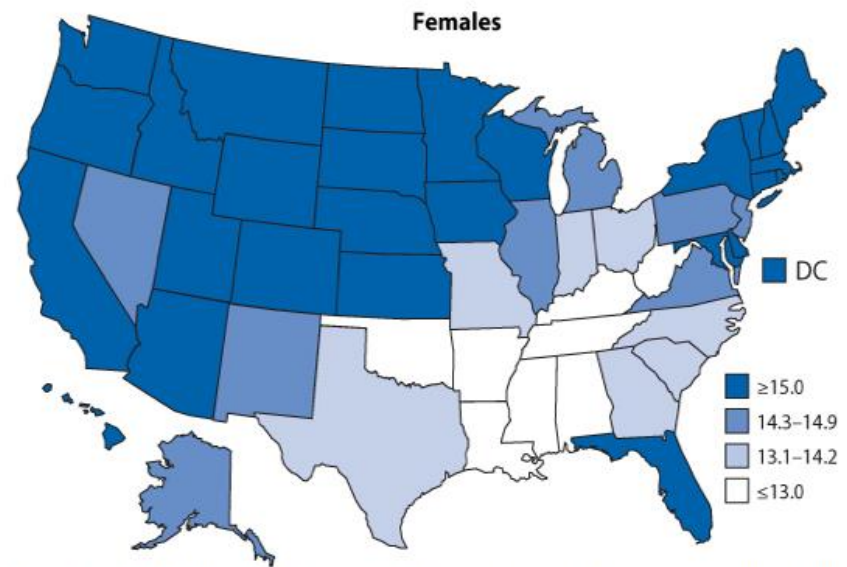
- Life expectancy for Minnesotans age 65 now is 20.1 more years, with 15.6 years in good health (second only to Hawaii)
- Compare vs. 17.5 years, with 10.8 in good health, in Mississippi (Life expectancy at age 65)
- Variations in health and disability exist by sex, race, and education in MN as elsewhere



Healthy life expectancy at age 65



State-specific healthy life expectancy in years at age 65 years, Males — United States, 2007–2009

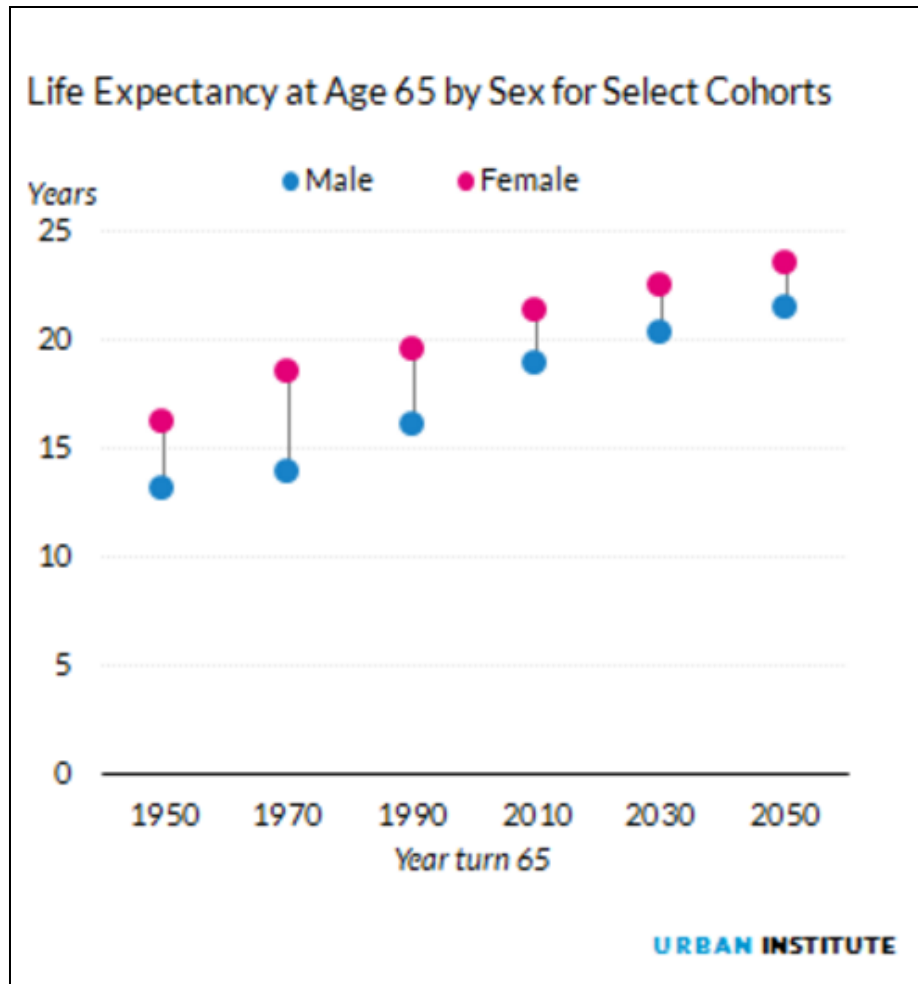


State-specific healthy life expectancy in years at age 65 years, Females — United States, 2007–2009



Life expectancy expected to continue to extend (national data)

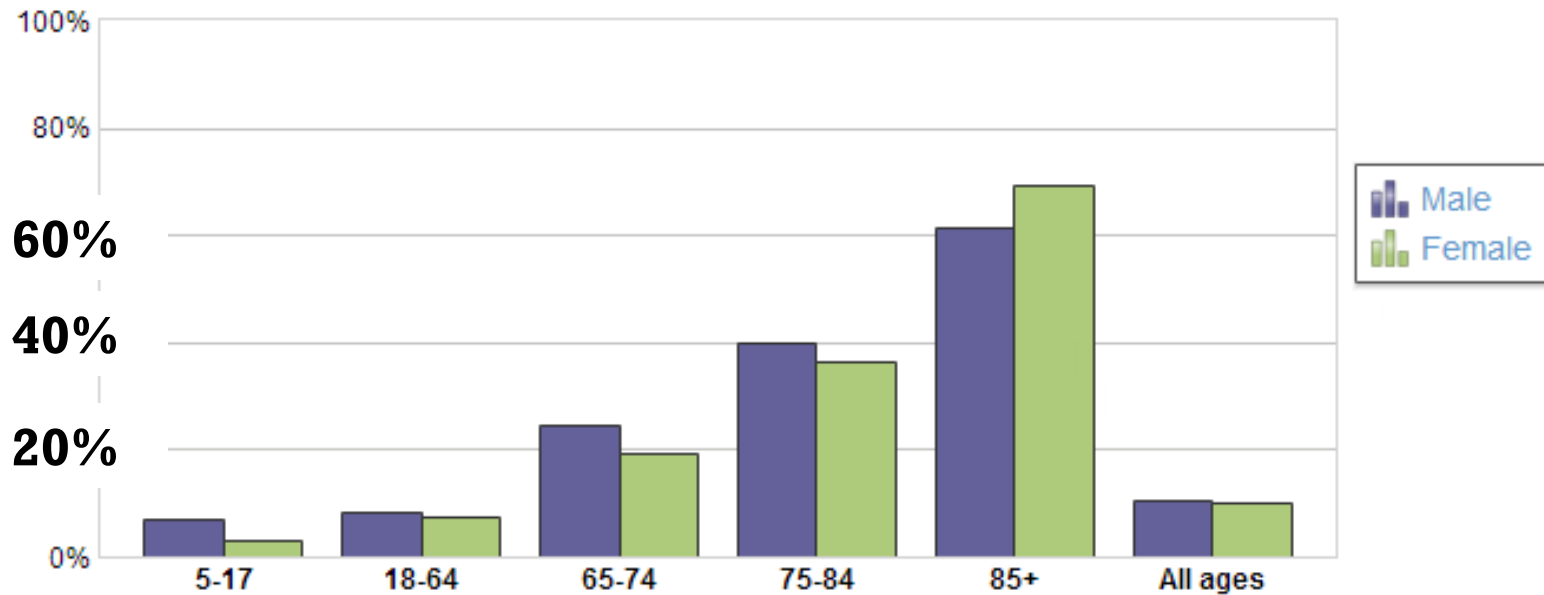
- Men turning 65 in 2030 can expect to live 6 years longer than those who turned 65 in 1970.
- Over the same period, women's life expectancy at 65 increased 4 years.
- One consequence of this increased longevity is that retirement savings will have to last longer.





Aging brings rising rates of disability (only showing those living in the community)

Percent with a disability by gender and age
Minnesota, 2011



Sources: U.S. Census Bureau, American Community Survey, via MNCompass.org.

Note: Relates only to the civilian, non-institutionalized population with a serious difficulty in one or more of four basic areas of functioning: vision, hearing, ambulation, and cognition.

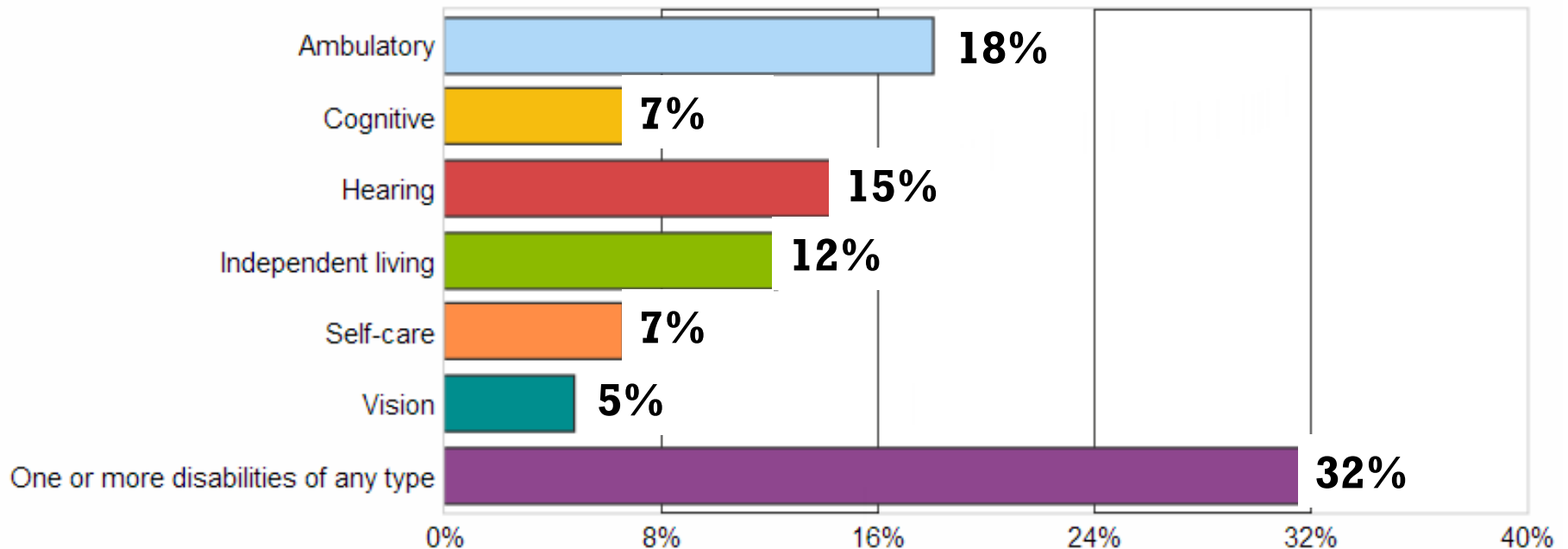


Types of disabilities among 65+

(only showing those living in the community)



**Individuals with a disability by type,
ages 65 and older**
Minnesota, 2012



Sources: U.S. Census Bureau, American Community Survey, via MNCompass.org.

Note: Relates only to the civilian, non-institutionalized population with a serious difficulty in one or more of four basic areas of functioning: vision, hearing, ambulation, and cognition.



Compiled by
Compass



Long-term care planning (for individuals, families, MN)

- An estimated 12% of Minnesotans ages 65-84 have disabilities that require long-term care (DHS)
- Among 85+, more than half (55%)
- “Own Your Future”: <http://mn.gov/dhs/ownyourfuture/>
- From 2015-2040: Anticipated 85% growth in MN enrollees in long-term care under MA/Medicaid (in nursing facilities or home/community via Elderly Waiver)
 - Growth to 3.4 times the dollar amount spent upon it presently, to \$3.8 Billion (split 50-50 with the fed gov't)

+ Considerations of aging:

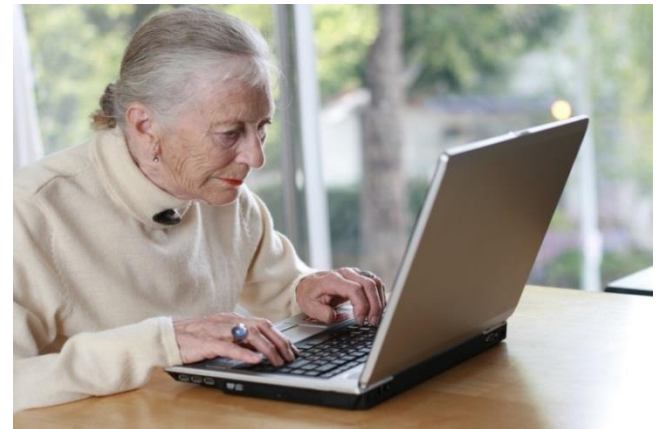
More residents in their 60s & early 70s

- Most transition out of the labor force in their 60s, impacting:
 - Daily activities
 - Transportation timing
 - Spending habits
 - Housing and migration
- Community impacts include:
 - Surplus of “free” time, creating opportunities for travel, volunteerism, encore careers
 - Population and housing shifts
 - Changes in labor force growth and dampened economic growth



Considerations of aging: More residents in their 80s+

- Prevalence of disability and dementias, and need for long-term care will grow dramatically
- Private, public medical expenses will increase
- Gender imbalance much more prominent
- Likelihood of driving oneself falls
- Outliving financial resources of great concern

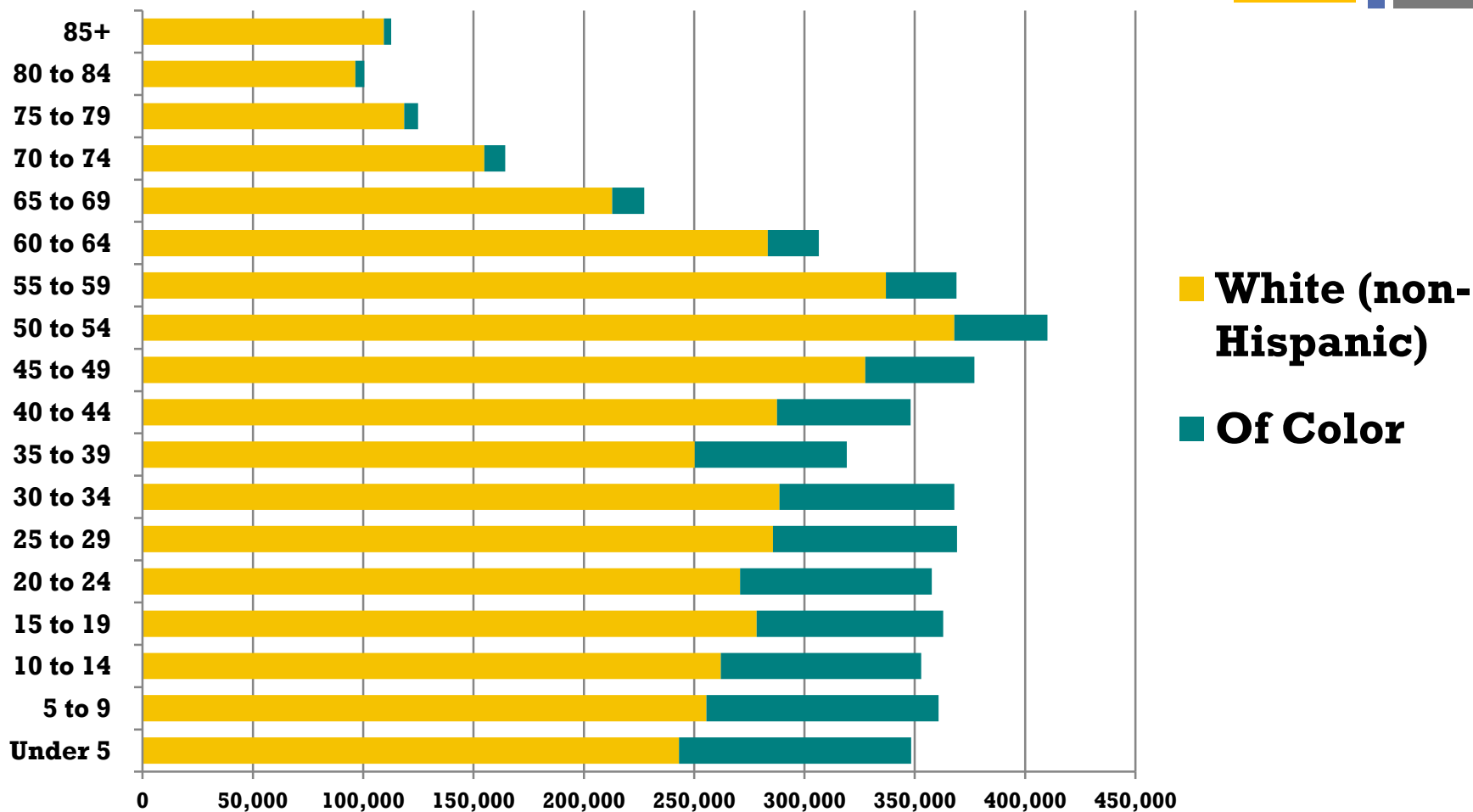




Diversity Trends

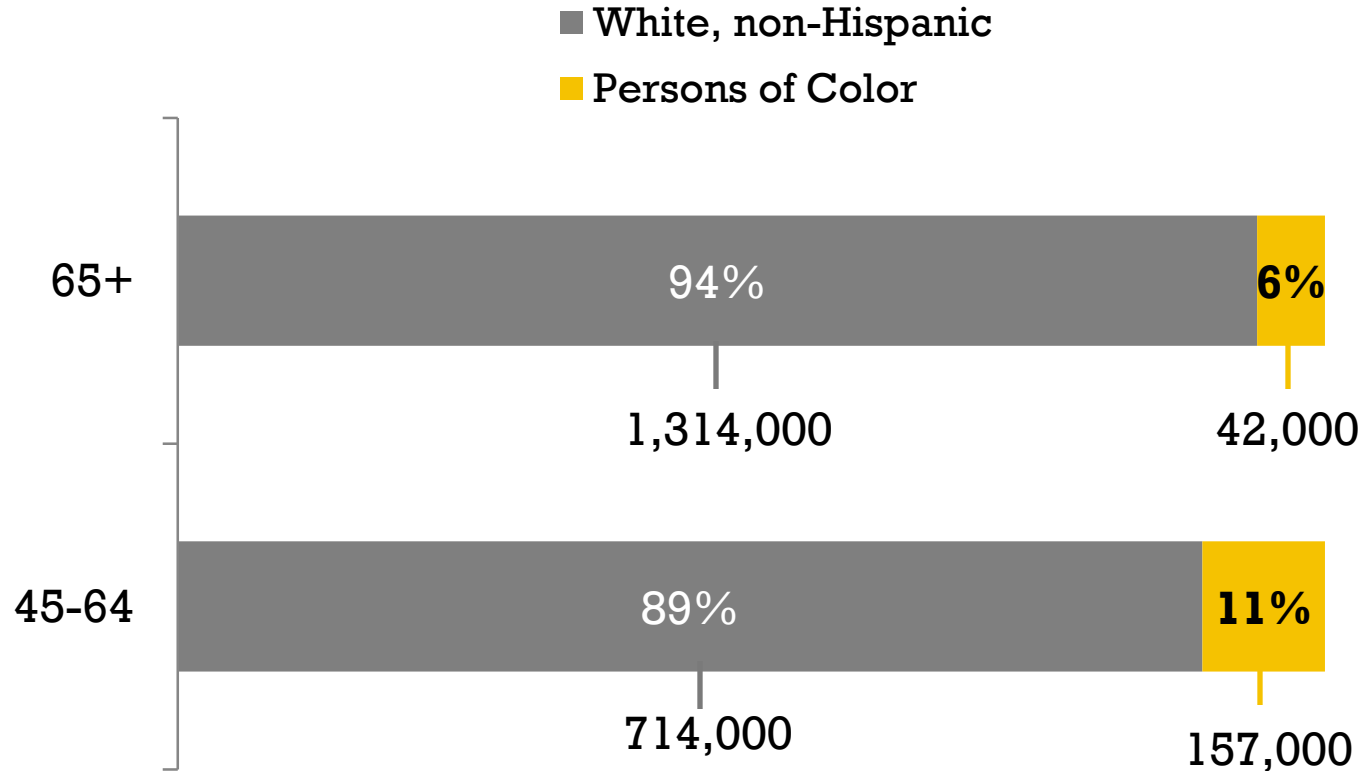


Minnesota's population by age groups



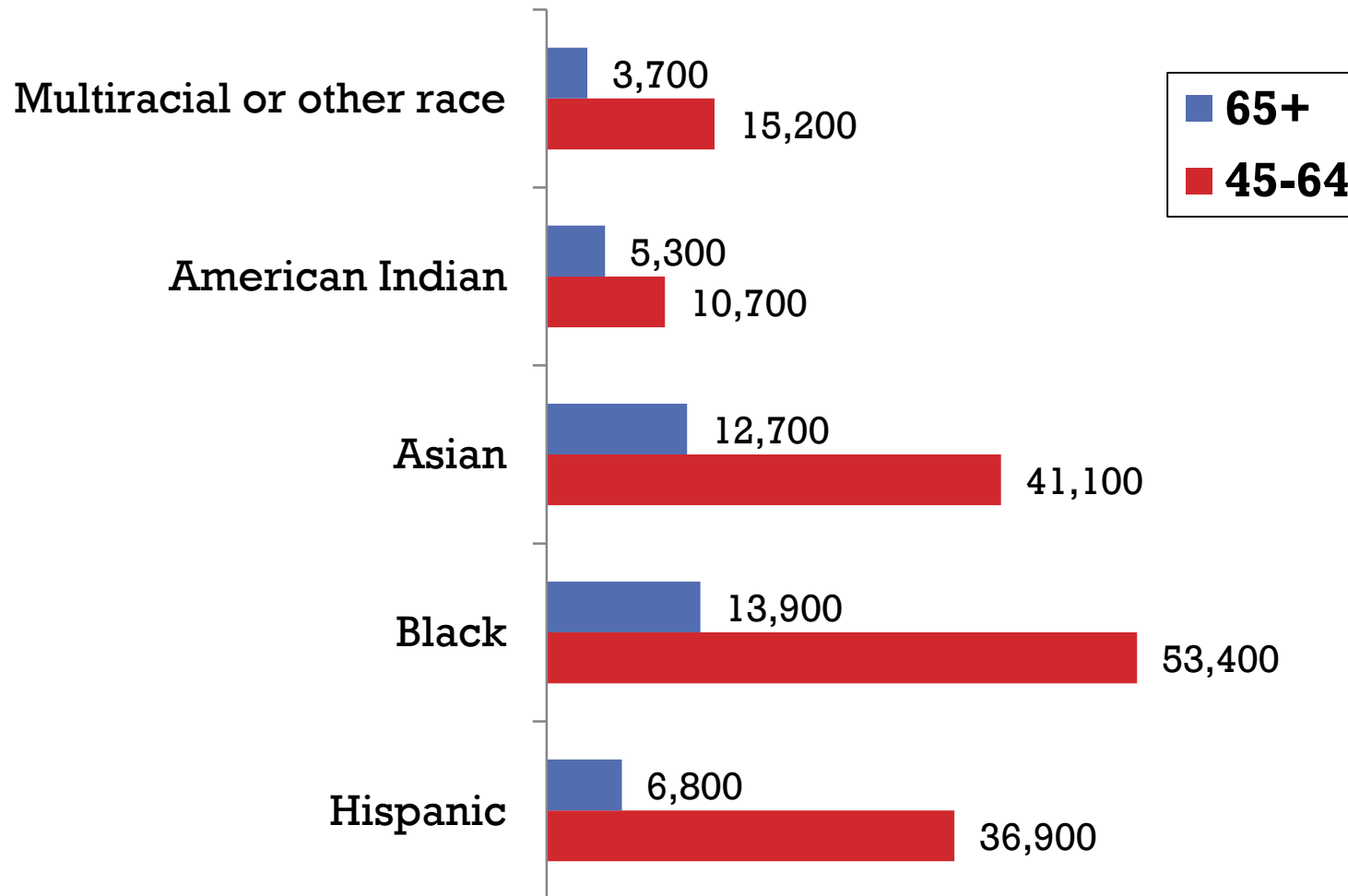


Diversity among Minnesota's older adults and next wave (2013)



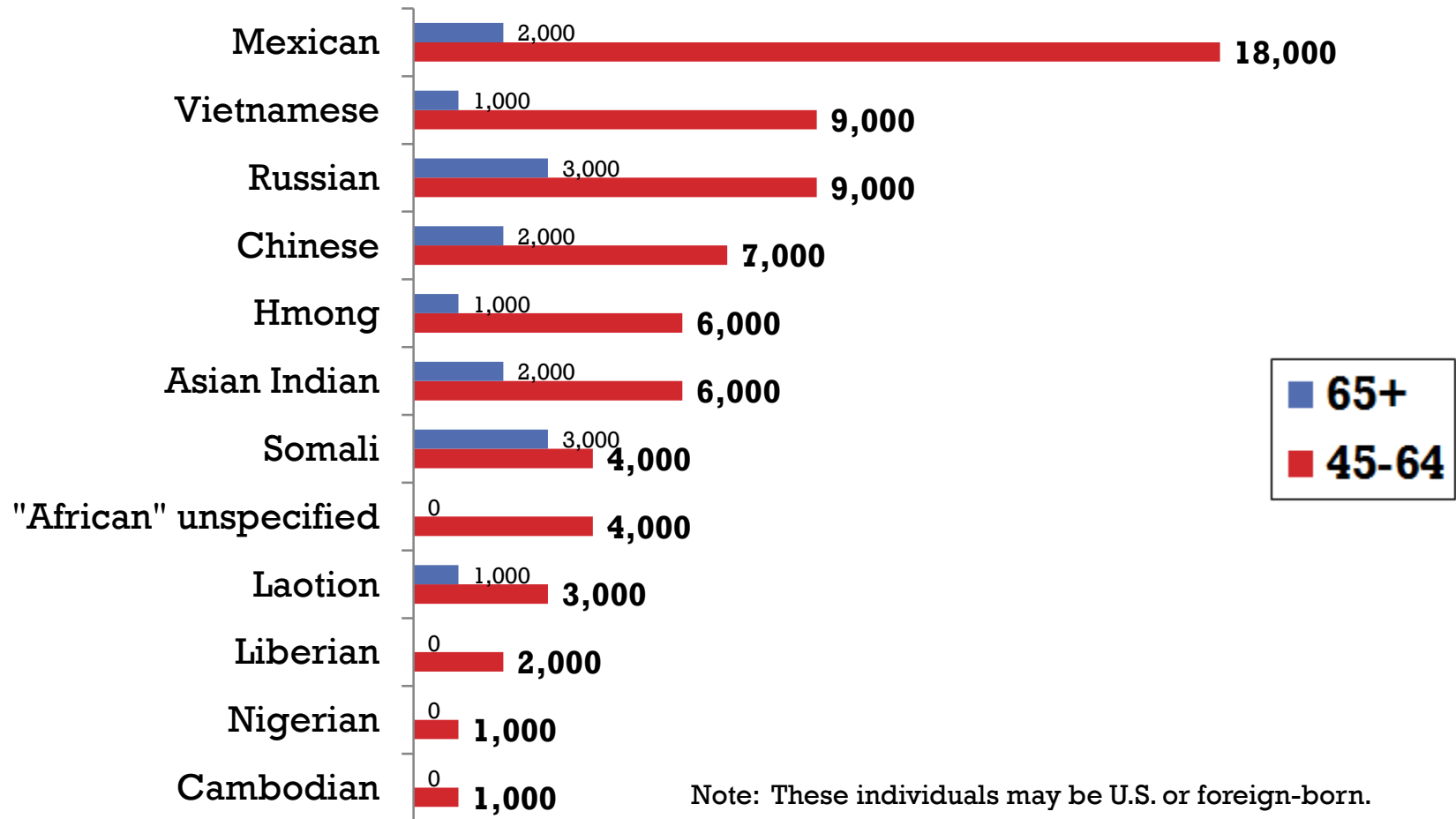


Diversity among Minnesota's older adults and next wave (2013)





First ancestry given by older adults in MN and next wave (2013)





The future
will look
very
different
from today.

+ Take-away thoughts for those contemplating these trends

- All areas of the state will feel the effects of an aging population. **Health care and long-term care** will become cost-drivers of public budgets. How will we balance this with other public needs?
- However, older adults transitioning out the workforce will **positively shape our communities** with volunteerism, mentoring and advancing their own solutions to the challenges of aging.
- **As Baby Boomers retire, a tightening labor force** will create new opportunities for workers, but will place strain on employers. The search for skilled hands and minds will intensify (here and across much of the globe).
- Fewer workers relative to older adults puts a premium on **developing, retaining, and attracting skilled workers and business leaders** — to fuel continued economic growth.
- Minnesota's **communities, workplaces, and markets for business** will grow more **diverse** in the decades to come. The success of populations of Color is essential for our state's overall success. The next wave of older adults has a far different composition — so plan services with an eye to the future.



And Finally...

Communities leaders will need to be brave, creative, collaborative, and adaptive in responding to these demographic changes.

You are part of the solution!

Draw near the waterfall!



Minnesota State Demographic Center

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@MN_StateData





To find projections by age and population pyramids for your county (lowest geography) use...

OUR WEBSITE, UNDER DATA BY TOPIC>POPULATION DATA>PROJECTIONS

- mn.gov/demography/projections

- Click “County & EDR Data” tab in the grey box

- Examine aging with interactive tools below the grey box



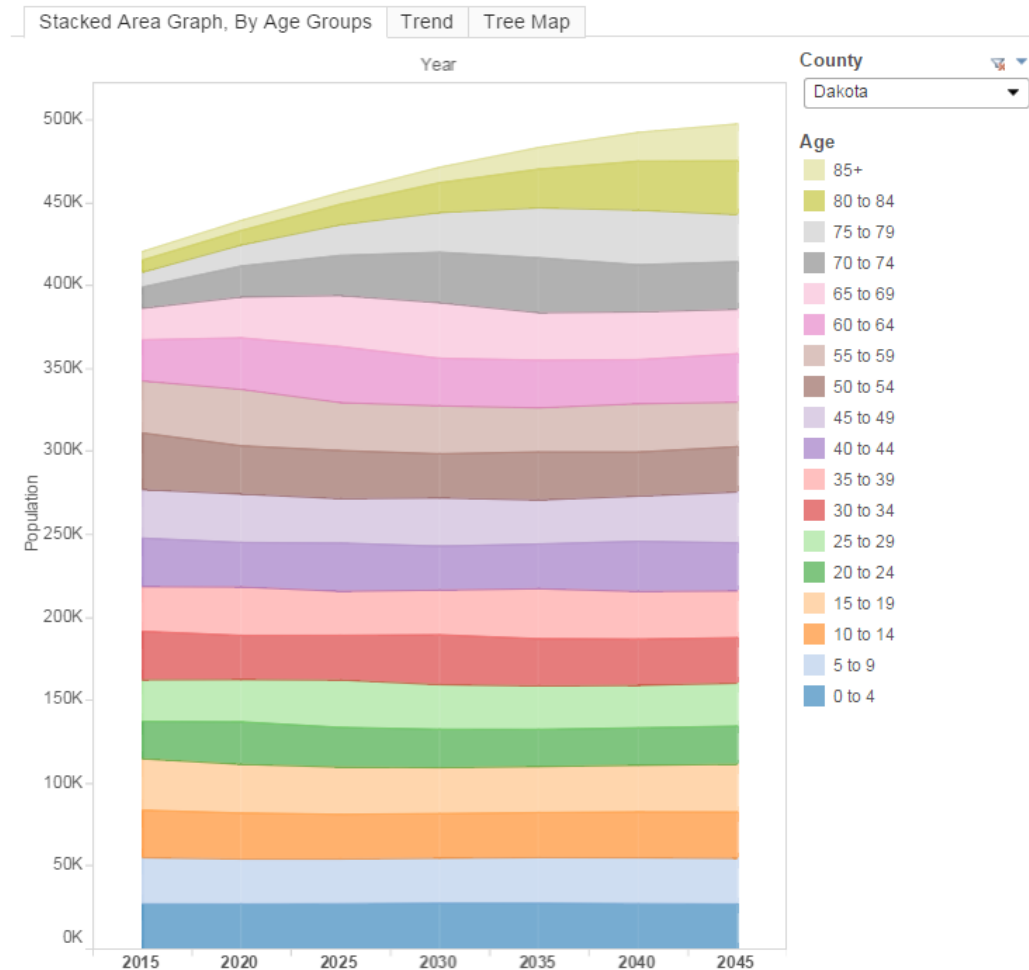


Use our
interactive
data tool to
see how age
groups shift
in your
county by
2045

■ <http://mn.gov/admin/demography/map-viz-gallery/viz-co-pop-projections.jsp>

Featured Viz: SDC population projections for counties through 2045

Use the interactive data elements below to explore the population trends anticipated for Minnesota counties through 2045. (Note: These projections are prepared by the MN State Demographic Center. Download these data on the county tab above.)





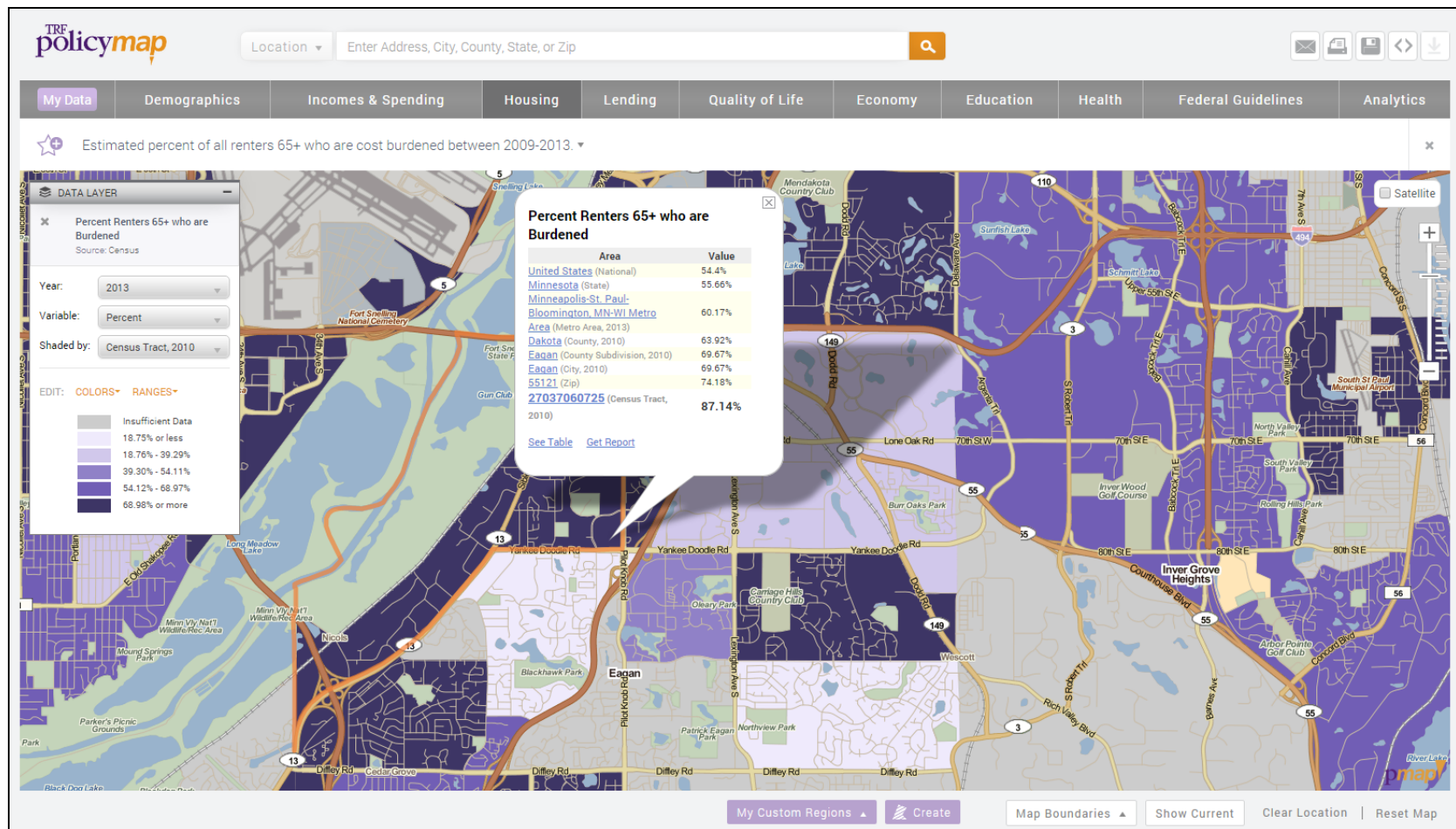
To see geographic differences in many different indicators relevant to planning for a livable community, visit...

POLICY MAP

- <http://www.policymap.com/maps>
- Create a free account with an email & password
- Explore these data mapped locally:
 - DEMOGRAPHICS>AGE>DETAILED AGE GROUPS
 - DEMOGRAPHICS>PEOPLE WITH DISABILITIES>BY AGE
 - DEMOGRAPHICS>HOUSEHOLD RACE
 - DEMOGRAPHICS>HOUSEHOLD SIZE>1 PERSON
 - INCOMES & SPENDING>PEOPLE IN POVERTY>BY AGE>65+
 - HOUSING>NUMBER OF RENTERS>BY AGE>65+
 - HOUSING>NUMBER OF HOMEOWNERS>BY AGE>65+
 - HOUSING>RENTERS>COST BURDENS>AGE 65+>2009-2013 ACS
 - HOUSING>HOMEOWNERSS>COST BURDENS>AGE 65+>2009-2013 ACS



Percent of 65+ renters with a cost-burden (2009-2013, latest data)





To locate number and % of 65+ in your community (& see how that has changed) use...

CENSUS EXPLORER

- <http://www.census.gov/censusexplorer/censusexplorer.html>
 - Under “Select a measure,” click “65 and over”
 - Zoom in to census tract level (about 4,000 people on average live in a tract) – hover or click to see data
 - Click 1990 or 2000 circles to see how area has changed over time

